

# Repositioning the Disabled Entrepreneur Towards Socio-Economic Development: The Case of Sagnarigu District in the Northern Region of Ghana

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## Abstract

This research is an exploratory one which intends to delve into how disabled entrepreneurs can be better placed to contribute their quota to the socio-economic development of the Ghanaian economy using the newly created Sagnarigu District as a case research. Snowball sampling strategy was used to select 45 disabled entrepreneurs using questionnaires and interviews as research instruments to collect data. Data analysis were done manually and results presented in tables. We found that majority of the disabled entrepreneurs are in their youthful ages. Majority of them do not have the requisite educational qualification even though they contribute meaningfully to employment generation. The research further showed that stigmatization has been a major setback in translating the skills and experiences of the disabled entrepreneur into viable businesses. Also Sole proprietorships is the main form of business ownership operated by disabled entrepreneurs in the District resulting in low asset and their inability to provide collateral to obtain loans for business expansion and improvement. The researchers recommended that government, non-governmental organizations and civil society groups should advocate for the welfare, rights of the disabled, build their capacities to ignite and bring out their untapped skills, experiences and provide avenues for the easy access to information and funding opportunities. International Development organizations and donor agencies like the USAID, UKAID, DFID, World Vision, KOICA, JICA, SNV etc should model or develop projects or programmes specially targeting the disabled to make them socially inclusive and bring out their untapped skills, experiences and innovative ideas for economic development

**Keywords:** Disabled, Entrepreneurship, repositioning, socio-economic development, challenges, Sagnarigu District

## 1.0 Introduction

Persons With Disability (PWDs) can be described as those persons who are unable to or are restricted in the performance of specific tasks/activities due to loss of function of some part of the body as a result of impairment or malformation (GSS, 2012).

The disabled in Ghana contribute in much the same way to socio-economic development as their counterparts without disabilities. However, they are faced with challenges peculiar to their situation. They are often treated differently in terms of education and skill acquisition, employment, finance, marketing etc. This exclusion is a major inhibitor to their efforts to contribute to socio-economic transformation of any society.

Entrepreneurial initiatives and projects in Ghana like ENGINE, ACES Ghana, the Youth Employment Agency (YEA), the Council for Technical and Vocational Education and Training (COTVET), though meant for all but are yet to come out with programmes specifically targeting the disabled.

Though two percent (2%) of the District Assembly Common Fund (DACF) is allocated to the disabled to finance their businesses in Ghana but whether they are aware and accessing this fund remains untold.

Persons with disabilities constitute about 3% of Ghana's total population (2010 Population and Housing Census). It is disheartening to note that persons with disabilities who constitute a significant percentage of Ghana's population are being marginalized. These persons despite their challenged situations contribute immensely to socio-economic progress of every nation. Most of them generate their own income, set up and manage their own small businesses, created employment for other disabled as well as non-disabled people. In spite of this, people with disabilities are confronted with a wide range of impediments. The nature of the problems faced may be discrimination, societal attitudes or inaccessibility to basic facilities.

As a consequence, disabled entrepreneurs often have competitive disadvantages unlike their counterparts without disabilities.

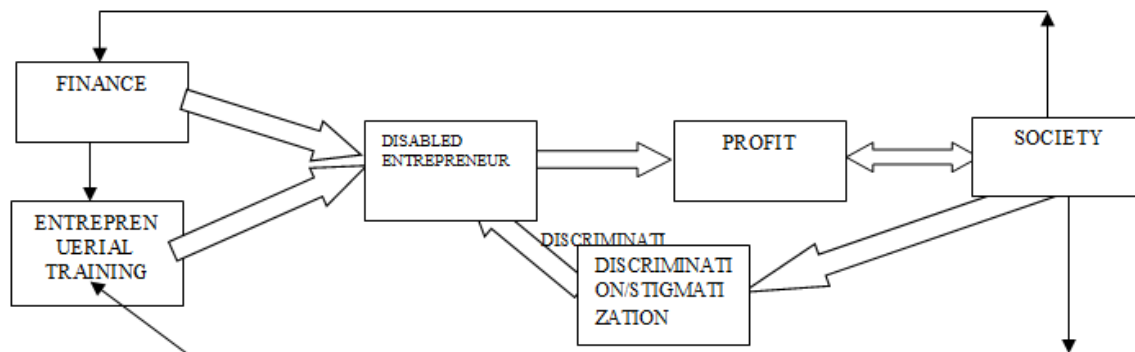
Studies related to disabled entrepreneurs have highlighted self-employment as an important source of paid work (Jones 2005; Burchardt 2002; Noakes 2006) but none has focused on access to capital and funding, their challenges and how to reposition them toward socio-economic development.

To stem the tide against this situation, this research seeks to unveil some the challenges faced by the disabled entrepreneur, their rights to access to funding opportunities and how to better reposition them towards

socio-economic development of the Ghanaian economy.

### 1.1 Conceptual framework

Out of frustration of being dependent and marginalized, the disabled entrepreneur usually obtains some entrepreneurial or apprenticeship training in his chosen field. Capital is sourced from personal savings or family to set up the business. The entrepreneur makes some profit from the provision of goods and/or services to society which is given back to society through the acquisition of inputs. However the entrepreneur struggles to access funding to expand his business for economic independence and social inclusion through societal discrimination or exclusion in the provision of information, entrepreneurial training and finance thereby inhibiting their potentials to earn profits for the benefit of society.



Authors' construct, 2016

### 2.0 Literature review

Undeniably, the disabled or people with disabilities have created employment opportunities for themselves and others including those without disabilities. A number of studies of disabled people have highlighted self-employment as an important source of paid work (Jones 2005; Burchardt 2002; Noakes 2006) but none has focused on access to capital and funding, their challenges and how to reposition them toward socio-economic development. To say the least, little is known about who they are, what sort of jobs and businesses they have, and the earnings they derive from self-employment (Naheed 2009). Arnold (2005) argued that disabled people wanting to generate their own income setting up and developing a business must overcome physical, cultural, political and labour barriers across all spheres of life.

It is a well-known fact that disabled people are often discriminated and stigmatized especially in the developing world. However, in the face of these social adversities against the disabled, they have been able to withstand and contribute meaningfully to socio-economic development. This is evidenced in the proliferation of Small and Medium Enterprises (SMEs) being successfully managed by the disabled entrepreneurs. Piason and Sheppard (2014) reiterated the determination of the disabled despite being stigmatized, discriminated and marginalized in every facet of life, they have the highest rate of self-employment than people without disabilities.

Bwisa (2011) indicated that inclusive entrepreneurship is about a set of attitudes, competence and skills which allow people to turn their dreams into concrete projects or enterprises and then see through to fruition. Often the psychological condition of the people with disabilities makes them particularly likely to persevere in self-employment and do well. There is hope for the disabled in our societies because according to Piason and Sheppard (2014) many societies are now 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. This is in line Harper and Momm (1989) positing that there are a number of positive factors which may make it easier, rather than harder, for some disabled people to survive in their own businesses.

The world over, people with disabilities especially the disabled are usually perceived to be socially and economically vulnerable compared with their counterparts without disabilities. They are usually marginalized in all aspects of social life. This marginalization has resulted into real and perceived challenges when it comes to their general development. Margaret (2013) revealed that the most prominent barriers to starting a business among the disabled persons was difficulty in obtaining start-up capital, lack of suitable premises and mobility barriers in the environment. Margaret (2013) in line with Naheed (2009) noted that competitive advantages may be turned into competitive disadvantages when a challenged entrepreneur faces competition from non-challenged entrepreneurs. Gartner *et al.* (1994) says that it is more expensive to create entrepreneurs from the challenged population because people with disabilities live in a state of high vulnerability.

In many cultures, due to prejudice and superstition, being challenged can also result in marketing

disadvantages since consumers might not want to contract products or services from challenged entrepreneurs (Handojo 2004). It is argued that disabled people are largely invisible, are ignored and excluded from mainstream development (Burchardt 2002).

Entrepreneurs often experience difficulties financing new start-ups due to limited personal financial resources. Finance is important for the establishment and growth of entrepreneurial businesses (Berger & Udell, 2006). Disabled entrepreneurs may face more constraints in collecting funds for business due to reasons such as their stereotypes, poor education, lower employment rates, lack of accessible information on sources of grants and discrimination on the part of banks and other financing agencies (Boylan & Burchardt, 2002; Foster, 2010). Entrepreneurs rely on their formal and informal contacts for social influence and experience. Disabled persons may again have more difficulties in establishing and maintaining business contacts (Hoang & Antoncic, 2003).

W.H.O. (2011) declared that Persons with disabilities continue to live in extreme poverty wherever they are in the society. This is so given the unequal power relations witnessed in the society and emphasized by discrimination and negative myths associated with disability. Yeo (2005) observed that 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. Piason and Sheppard (2014) noted 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. Elwan (1999) argues that it is a two-way relationship; disability adds to the risk of poverty, and conditions of poverty increase the risks of disability. Addressing disability will contribute to poverty reduction.

According to Jean and Christine (2010) people with disabilities represent an untapped source of skills and talent, including technical skills if they have access to training, and transferable problem solving skills developed in daily life. People who develop disabilities while working often have valuable skills and experiences learned on the job, in addition to their formal skills qualifications. The International Labour Organization (ILO) has made concerted efforts to identify issues and challenges facing the disabled and persons with disabilities in attaining decent work. They have produced guidelines on promotion, training and employment opportunities for persons with disabilities, including those with intellectual disabilities.

Maria (2012) observed that lack of inclusion in education and skills development for young people with disabilities foreshadows a lifetime of unemployment and marginal employment among a population eager to work. She further noted that even less well documented are school completion rates and levels of qualification attained by youth with disabilities. This makes it difficult to establish a causal link between young people with disabilities and their achievements at school, skills training or in their transition into the workplace.

People with disabilities often experience difficulties financing new start-ups due to limited personal financial resources, which in turn, are partly due to poor education and the concentration of the disabled employees in low-paid occupations; poor credit rating after long-term benefit receipt; disinterest/discrimination on the part of banks; lack of accessible information on sources of grants and loans (Boylan and Burchardt, 2002; EMDA, 2009)

Self-employment can be deterred by customer discrimination, reducing the demand for goods and services produced, as well as the rewards to self-employment (Boylan and Burchardt, 2002; Jones and Latreille, 2011)

## **2.1 Brief Profile of Sagnarigu District**

As of 2011, there were 170 District, Municipal Metropolitan assemblies in Ghana. In 2012, 46 new districts were created, bringing the total to 216. Out of the 46 newly created districts, 6 were in the Northern region. The Sagnarigu District is one of the six newly created Assemblies in the Northern Region of Ghana. It was created out of the Tamale Metropolis by Legislative Instrument 2066 in the first half of 2012. The District was inaugurated as a functional entity on the 24th of June, 2012. It has a total population of 148,099 enumerated in the district, out of which 2,166 are PWDs representing 1.5 percent of the total District population (population and housing census, 2010).

## **3.0 Methodology or Research Design**

This research is an exploratory one. The exploratory research design is particularly useful for gaining background information and insight on a topic that has not yet been fully explored (Maxwell 2005).

It employed both quantitative and qualitative research design. The qualitative approach enabled the researcher to highlight the perspectives held by the disabled entrepreneurs in regard to the activities they do and the challenges faced. Through this research design, the researchers were able to gain insight into the experiences of the disabled in business from their own perspectives. Wright (1995) argues forcefully that by combining qualitative methods to quantitative methods, the resulting results would be much more meaningful and would have greater probability of being valid, of actually measuring what it purports to measure.

Mugenda & Mugenda (2003) defines population as an entire group of individuals or objects having common observable characteristics. It is the aggregate of all that conforms to a given specification. For the purpose of this research, the population is all disabled entrepreneurs in the Sagnarigu District in Northern region of Ghana. Sampling allows a researcher to reduce the amount of data that they need to collect by examining only a sub-group of the total population (Saunders et al., 2003). The research used snowball sampling strategy to select 45 disabled entrepreneurs. Questionnaires were administered and interviews conducted to collate the needed data for the research. Data analysis were done manually and results presented in tables.

#### 4.0 Discussion of findings

Table 1: Age of respondents

Age	Frequency	Percent	Valid percent	Cumulative percent
15 – 30 years	31	68.9	68.9	68.9
31 – 40 years	9	20.0	20.0	88.9
Above 40 years	5	11.1	11.1	100
Total	45	100	100	

Source: Field Survey, 2016

It can be deduced that 68.9% were between 15– 30 years, 20% between 31 – 40 years and the rest were above 40 years. Majority of the respondents were in their youthful ages representing 68.9% of the respondents. This could perhaps be due to the aged disabled people resorting to begging in the streets instead of engaging themselves in any economic venture.

This is consistent with the Ghana Statistical Service (GSS) 2010 population and housing census which indicates that less than half (45.8%) of the population 15 years and older with some disabilities are economically active.

Table 2: Sex of respondents

Response	Frequency	Percent	Valid percent	Cumulative percent
Male	33	73.3	73.3	73.3
Female	12	26.7	26.7	100
Total	45	100	100	

Source: Field Survey, 2016

Despite the fact that Ghana is female dominated, the number of disabled male entrepreneurs outnumbered their female counterparts. 73.3% of the respondents were male and the remaining 26.7% were female. This could be attributed to the fact that the male disabled have to fend for themselves and their families whilst the female disabled may be catered for by their husbands.

Table 3: Marital status of respondents

Response	Frequency	Percent	Valid percent	Cumulative percent
Single	14	31.1	31.1	31.1
Married	24	53.3	53.3	84.4
Divorced	5	11.1	11.1	95.5
Widowed	2	4.5	4.5	100
Total	45	100	100	

Source: Field Survey, 2016

Marital status of respondents was also investigated. 31.1% were not married, 53.3% were married, 11.1% divorced and 4.5% widowed.

Table 4: Educational background of respondents

Response	Frequency	Percent	Valid percent	Cumulative percent
Illiterate	18	40.0	40.0	40.0
Basic school	14	31.1	31.1	71.1
SHS/Vocational	10	22.2	22.2	93.3
Tertiary	3	6.7	6.7	100
Others	0	0	0	
Total	45	100	100	

Source: Field Survey, 2016

Education is very relevant for an entrepreneur to be successful. 40% of respondents were illiterates, 31.1% completed basic school, 22.2% had SHS/Vocational education and only 6.7% had tertiary education. Some of the respondents cited financial problems, stigma from colleague students and non-disability friendliness of educational facilities as contributory factors for not going to school or dropping out of school.

This is consistent with the Ghana statistical services 2010 population and housing census which indicates that among persons with disability, the proportion with no education is as high as 48.2 and more than

half (52.7%) of persons with various forms of disability in the Sagnarigu District have never attended school compared with one in three in the total population as well as among persons with no disability

Table 5: Form of Business ownership

Response	Frequency	Percent	Valid percent	Cumulative percent
Sole proprietorship	27	60.0	61.2	61.2
Partnership	5	11.1	11.5	72.7
Company	0	0	0	72.7
Co-operative society	12	26.7	27.3	100
Missing response	1	2.2	-	
Total	45	100	100	

Source: Field Survey, 2016

The form of business ownership operated by respondents was also asked. Responds as captured in table 5 is analyzed. Sixty one point two percent (61.2%) operate sole proprietorships, 11.5% are in partnership with others, 27.3% are in co-operative societies and no respondent operate a company.

Table 6: Nature of business

Response	Frequency	Percent	Valid percent	Cumulative percent
Leather works	34	75.6	79.1	79.1
Dressmaking	2	4.4	4.7	83.8
Artisanship	4	8.9	9.3	93.1
Others	3	6.7	6.9	100
Missing response	2	4.4	-	
Total	45	100	100	

Source: Field Survey, 2016

Majority of the respondents representing 79.1% are into leather works, 4.7% are dressmakers, 9.3% are artisans whilst the remaining 6.9% are in other vocations.

Table 7: Number of employees/apprentices

Response	Frequency	Percent	Valid percent	Cumulative percent
None	5	11.1	11.1	11.1
1 – 4	23	51.1	51.1	62.2
5 – 8	11	24.4	24.4	86.6
9 – 12	4	8.9	8.9	95.5
More than 12	2	4.5	4.5	100
Total	45	100	100	

Source: Field Survey, 2016

Their contribution of the disabled to employment generation cannot be overemphasized. Eleven point one percent (11.1%) of respondents had no apprentices, 51.1% had 1 – 4 apprentices, 24.4% had 5 – 8 apprentices, 8.9% had 9 – 12 apprentices and 4.5% had more than 12 apprentices undergoing training in employable skills.

Table 8: Length of Apprenticeship

Response	Frequency	Percent	Valid percent	Cumulative percent
1 Year	17	37.8	38.6	38.6
2 Years	21	46.7	47.7	86.3
3 Years and above	6	13.3	13.7	100
Missing response	1	2.2	-	
Total	45	100	100	

Source: Field Survey, 2016

The Period of apprenticeship depends on the type of vocation. 38.7% of respondents turnout their apprentices after a year training, 47.7% train apprentices for two years and 13.6% graduate their apprentices after three or more years of training.

Table 9: Source of funding

Response	Frequency	Percent	Valid percent	Cumulative percent
Personal savings	18	40.0	40.0	40.0
Family/friends	13	28.9	28.9	68.9
MFIs/Banks	9	20.0	20.0	88.9
Inheritance	0	0	0	88.9
Others	5	11.1	11.1	100
Total	45	100	100	

Source: Field Survey, 2016

On how their businesses are funded, 40% indicated that they funded their businesses from their personal savings, 28.9% funded from family/friends, 20% borrowed their funds from micro-finance institutions and banks whilst 11.1% relied on other funding sources.

This is consistent with Mwangi (2013) who found that the most prominent barrier to starting a business among the physically challenged or disabled persons is the difficulty in obtaining start-up capital

Table 10: Awareness of allocation for Disabled in DACF

Response	Frequency	Percent	Valid percent	Cumulative percent
Yes	36	80.0	80.0	80
No	9	20.0	20.0	100
Total	45	100	100	

Source: Field Survey, 2016

The awareness of respondents about their 2% allocation in the DACF was also tested. Eighty percent (80%) said they are aware of it and 20% said they are not aware of such allocation.

Table 11: Have you ever applied for funds from DACF

Response	Frequency	Percent	Valid percent	Cumulative percent
Yes	31	68.9	68.9	68.9
No	14	31.1	31.1	100
Total	45	100	100	

Source: Field Survey, 2016

As to the question as to whether respondents ever applied for funds from DACF, 68.9% answered in the affirmative and the remaining respondents said they have never applied for the fund.

Table 12: Problems in sourcing funds

Response	Frequency	Percent	Valid percent	Cumulative percent
Discrimination	4	8.9	8.9	8.9
Lack of collateral	21	46.6	46.6	55.5
High interest rates	8	17.8	17.8	73.3
Lack access to credit	12	26.7	26.7	100
Total	45	100	100	

Source: Field Survey, 2016

Majority of respondents (46.6%) lack collateral to secure loans from banks and micro-finance institutions. The low asset base of the respondents is partly due to the fact that majority of them operate as sole proprietors instead of partnering with others to pool resources together. 17.8% said interest rates on loans are too scaring to contract. 26.7% complained of lack of access to credit facilities and the remaining 8.9% attributed their inability to access credit to discrimination towards the disabled.

This is consistent with Mwangi (2013) who found that the most prominent barrier to starting a business among the physically challenged or disabled persons is the difficulty in obtaining start-up capital

It is equally consistent with a press conference held in 2012 by the Media Foundation for West Africa (MFWA) in collaboration with the Ghana Federation for the Disabled (GFD) petitioning the Ministry of Local Government and Rural Development and the Administrator of the Common Fund to address issues which includes lack of information to beneficiaries, misappropriation and political interferences related to the two percent of District Assemblies Common Fund (DACF) allocation to Persons with Disability (PWD) in Ghana.

Table 13: Social stigma on disabled entrepreneurs

Response	Frequency	Percent	Valid percent	Cumulative percent
Strongly agree	14	11.1	11.4	11.4
Agree	23	35.6	36.3	47.7
Neutral	4	24.4	25.0	72.7
Disagree	2	20.0	20.5	93.2
Strongly disagree	1	6.7	6.8	100
Missing response	1	2.2	-	
Total	45	100	100	

Source: Field Survey, 2016

Eleven point four percent (11.4%) of respondents strongly agreed that they are being stigmatized, 36.3% agreed they are stigmatized, 20.5% disagreed that they are stigmatized 6.8% strongly disagreed to the stigma and the remaining 25% did not know whether there is stigma or not because they argued it is just a perception.

Table 14: Form of Social stigma suffered by disabled entrepreneurs

Response	Frequency	Percent	Valid percent	Cumulative percent
Marketing	6	16.2	16.7	16.7
Financing	4	10.8	11.1	27.8
Employment	17	46.0	47.2	75.0
Education/Training	9	24.3	25.0	100
Missing	1	2.7		
Total	37	100	100	

Source: Field Survey, 2016

Sixteen point seven percent (16.7%) of the respondents indicated that their products are stigmatized and they suffer other forms of marketing challenges, 11.1% have difficulty obtaining the necessary funding to finance their businesses, 25% feel that they suffered stigma in schools from colleague students while majority have been stigmatized when it comes to employment opportunities due their physical challenges to perform some jobs and some employers do not want to hire the disabled in their outfits.

### 5.0 Conclusion

Majority of the disabled entrepreneurs in the research area are in their youthful ages. The research also revealed that most of the disabled entrepreneurs are male because they have to earn some income to cater for themselves and their families. A greater percent of the disabled entrepreneurs do not have the requisite educational qualification which hampers their ability to manage their businesses successfully.

They contribute meaningfully to employment generation as some of these disabled entrepreneurs do train other disabled as well as non-disabled persons thereby equipping them with employable skills which goes a long way to reduce unemployment.

The respondents seem to have high level of awareness about their 2% allocation in the District Assemblies Common Fund (DACF) from which some of them obtain some financial support. They however bemoaned the bureaucracies in the disbursement and the paucity of the fund.

Sole proprietorships is the main form of business ownership operated by disabled entrepreneurs in the District resulting in low asset and their inability to provide collateral to obtain loans for business expansion and improvement.

Stigmatization is also a major setback in translating the skills and experiences of the disabled entrepreneur viable businesses.

### 6.0 Recommendations

Based on the findings of the research, government, non-governmental organizations and civil society organizations should advocate strongly for the welfare and rights of the disabled, build their capacities to ignite and bring out their untapped skills and experiences and provide avenues for the easy access to information and funding opportunities

International Development organizations and donor agencies like the United States Agency for International Development (USAID), United Kingdom Agency for international Development (UKAID), department for International development (DFID), World Vision, Korean international Cooperation Agency (KOICA) , Japan International cooperation Agency (JICA), Netherlands Development organization (SNV) etc should model or develop projects or programmes specially targeting the disabled to make them socially inclusive and bring out their untapped skills, experiences and innovative ideas for economic development

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