

**Barriers and facilitators to self-employment of persons with disabilities in Gulu district,
Uganda**

By

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DECLARATION

I, Odoch Daniel, hereby declare to the best of my knowledge that, the work presented in this thesis titled “Barriers and facilitators to self-employment of persons with disabilities in Gulu district, Uganda” is my original work and it has not been submitted to any University or higher institution of learning for any academic award. Where other individual’s information has been used, quotations have been made and references provided.

Signature_____

Date_____

APPROVAL

This is to certify that this thesis entitled “Barriers and facilitators to self-employment of persons with disabilities in Gulu district, Uganda,” carried out by Odoch Daniel, has been developed under our supervision and it is now ready for submission with our approval in partial fulfillment of the requirements for the award of the degree of Master in Special Needs Education of Kyambogo University.

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DEDICATION

I dedicate this work to my family and friends for their enormous patience and support towards my whole academic life and success.

ACKNOWLEDGEMENTS

This work has been successful due to the assistance and cooperation of so many personalities. First I thank the almighty God, whose wisdom, ability and divine provision has enabled me to complete my studies. May His name be glorified forever.

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LIST OF ACRONYMS AND ABBREVIATIONS

CBOs	Community Based Organizations
CRPD	Convention on the Rights of Persons with Disabilities
CSOs	Community Service Officers
EPR	Employment to Population Ratio
EWDs	Entrepreneurs with Disabilities
FGDS	Focus Group Discussions
ILO	International Labour Organization
LRA	Lord's Resistance Army
NGOs	Non-Governmental Organizations
NUDIPU	National Union for the Disabled Persons in Uganda
NUSAF	Northern Uganda Social Action Fund
PRDP	Peace Recovery Development Plan
PWDs	Persons with Disabilities
PWI	Persons with Impairments
SAGE	Social Assistance Grants for Empowerment
SDG	Sustainable Development Goal

UBOS Uganda Bureau of Statistics

UN United Nations

W.H.O World Health Organization

DEFINITIONS OF KEY TERMS

Barriers

Barriers are used in this study to mean the specific challenges that persons with disabilities face that limit them from starting and sustaining self-employment business in addition to general barriers (Kitching (2014).

Facilitators

Facilitators are circumstances and factors that make self-employment easy or easier, attractive or attainable for persons with disabilities

Persons with disabilities

According to United Nations Convention on the Rights of Persons with Disabilities UNCRPD, persons with disabilities refers to those who have long term physical, mental, intellectual or sensory impairments which in interaction with various barriers may hinder their full and effective participation in society on equal basis with others (as cited in Iriate, 2016).

In Uganda Disability is defined by the Person with disability Act, 2006.. (Persons & Act, 2006)
In the Act, "person with disability" means a person having physical, intellectual, sensory or mental impairment which Substantially limits one or more of the major life activities of that person (Persons & Act, 2006).

Self-employment

Self-employment in this study refer to working for personal gain and income instead of wages earned from employment (Maritz & Laferrire, 2016).

Special Grant

This is an entrepreneurial fund established by an Act of Parliament in 2010 following the repeal and downsizing the tax reduction incentive established by the Persons with Disability Act 2006, from 15% to 2%. The special grant is intended to provide start-up funds to groups of PWDs that have existed for at least one year, to establish and manage income generating activities (Ministry of Gender, Labor and Social Development, 2018).

ABSTRACT

The study examined the barriers and facilitators for self-employment for persons living with disabilities in Gulu district, Uganda. The study specifically sought to ascertain the types of self-employment enterprises persons with disabilities engaged in, the barriers encountered in pursuit of self-employment and the facilitators for self-employment of persons with disabilities. A total of 36 participants were involved in this study. The primary participants included; two groups of persons with disabilities who were self-employed, one group of persons with disabilities who were not self-employed, four key informants who were self-employed persons with disabilities with long history of business success. Two community service officers participated as secondary participants. The participants were purposively selected. Data were collected using focus group discussions and Key Informant interviews while data analysis was done qualitatively using the thematic method. Results showed that persons with disabilities engaged in different types of self-employment, such as small enterprises, crop produce and vending. The barriers to self-employment included; lack of confidence, lack of relevant business knowledge and skills, consumers' discrimination, lack of access to credit facilities among others. Meanwhile the facilitators that were found to encourage self-employment of persons with disabilities were access to special grants, education and entrepreneurship training, individual motivation. It was therefore concluded that persons with disabilities face different barriers in an attempt to become self-employed. It only depends on whether they meet the opportunities or the barriers. Some recommendations including, skills development for persons with disabilities, increased access to special grants and microcredit.

CHAPTER ONE

INTRODUCTION

1.0. Introduction

One of the major social policy issues today, is the persistently low participation of persons with disabilities in the labor force globally. This situation is perpetuated by a series of intended and unintended consequences. Cook, (2006) notes that these barriers are caused by unfavorable labor market dynamics, failure or absence of protective legislations and labor force discrimination among others. Yet economic participation is very essential for mitigating the psychological and economic impact of impairments. Self-employment is often encouraged as one quick avenue for increasing economic participation of persons with disabilities (Cook, 2006). This study examined the barriers and facilitators for self-employment of persons with disabilities in Gulu district, Uganda. Chapter one consists of the background to the study, statement of the problem, study objectives, research questions, significance, conceptual framework and the scope of the study.

1.1 Background to the Study

Globally, persons with disabilities (PWDs) are frequently not considered potential part of the work force and are consequently amongst the most economically disadvantaged in the world (Ofuani, 2011). International Disability Rights Monitor, (2008) attests to this by pointing out that perceptions, myths, prejudice and fears continue to limit people's understanding and acceptance of people with disabilities in regular employment. As a result, the employment to population ratio (EPR) for persons with disabilities aged 15 years and older is 36% on average, whereas the EPR for persons without disabilities is 60% (United Nations Flagship Report on disability, 2018). This underscores the magnitude of economic exclusion of persons with disabilities and the gap in social acceptance that accompanies it. Yet employment is not only important for

regular income, but it's also one certain avenue for social participation, which is central to mitigating the impairing effects of disability (UN Disability Development of Economics and Social Affairs, 2010). Poverty and disability thus interact to create uninterrupted cycle of suffering and multiple disadvantages for persons with disabilities (Naami, 2014).

Laing (2011), defines self-employment as a simple form of business organizations comprising in its most basic form a one-person firm without an employer or employee or a social enterprise. Self-employment is a viable means to providing income, assets and other elements of self-sufficiency. Alilovic, Arbula and Blazekovic, (2017) also argue that as a microeconomics phenomenon, self-employment is on the rise due to its viability as a component of economic restructuring and diversification.

Despite the significant role played by self-employment in economic empowerment, persons with disabilities are often denied this chance due to the fact that different barriers hinder their access to self-employment. Macroeconomics strategies and philanthropy now pump an estimated 70 billion dollars round the world, to strengthen self-employment sector (ibid).

According to African Study Centre Leiden, (2017), the vast majority of Africans with disabilities are excluded from schools and opportunities for work, virtually guaranteeing that they live as the poorest of the poor. School enrolment for the disabled is estimated at no more than 5-10 percent and as many as 70-80 percent of working age people with disabilities are unemployed (African Study Centre Leiden, 2017). The social stigma associated with disability results in marginalization and isolation, often leading to begging as the sole means of survival (Ministry of Gender Labour and Social Development, 2007), (United Nations Department of Public Information, 2007). Unemployment rate among persons with disabilities, thus significantly higher. Hausmann, Tyson & Zahidi, (2013) contend that unemployment rate among disabled

persons in Africa could be as high as 85 percent, and the situation could be more complex for women due to the intersection of disability and gender. Mizonya & Mitra, (2012) who studied 15 African countries including Ghana and Tanzania reveal that persons with disabilities are often than not more likely to work in the informal sector compared to their counterparts without disabilities.

The situation is not any different in Uganda considering the fact that over 16% of the country's population has some form of disability (UBOS, 2014). Yet a study by Groce et al, (2011) suggests that Ugandan households with persons with disabilities are more likely to be poorer than similar households without disabled members. The study attributes this to the fact that majority of the persons with disabilities in these households are either not working or are in the informal sectors and holding works that pay very little. In order to push employers to employ more persons with disability, section 17 of the disability act guaranteed 15% tax cut for companies that hire a workforce in which 15% is constituted by persons with disabilities (UBOS, 2019). (Nyombi & Kibandama, 2014) however reports that no company applied for any tax cut from the enactment of this provision through to 2009, the policy was then revised to 2% tax cut by the income tax act amendment 2009. UBOS, 2019

In spite of the legislative frameworks and affirmative initiatives that look principally very promising, unemployment among persons with disabilities remains significantly high and the disability pay gap is quite wide (Nyombi & Kibandama, 2014). UBOS, (2016) for instance attests that over 46% of persons with disability in Uganda are not engaged in any income earning activity. Discriminatory practices coupled with inaccessible work environment makes it very difficult for persons with disability to enter and retain employment (Ojok, 2013). Low literacy rate among persons with disability almost means majority of persons with disability are likely to

be self-employed in subsistence farming and petty trades (Ojok, 2013); (Nyombi & Kibandama, 2014)

The lack of unemployment benefits means the absence of regular income in the forms of employments can cause very hostile sufferings. As part of its broader national development strategy, Uganda is committing to deepening financial inclusion, as a means of cultivating self-employment opportunities, improving household consumption, supporting local economic activities and reducing income inequality (Bank of Uganda & and the Ministry of Finance, 2017). (Bank of Uganda & and the Ministry of Finance, 2017) also note that the government of Uganda has since introduced programmes targeting improving socio-economic opportunities of vulnerable populations including persons with disabilities. These include The Social Assistance Grants for Empowerment (SAGE) scheme under the Expanding Social Protection Programme. The scheme initially piloted two types of direct income support grants: The Senior Citizens Grants and the Vulnerable Family Grants. The Senior Citizens Grant targeted older persons of 65 years and above (but lowered in the case of more vulnerable Karamoja region to 60 years). The Vulnerable Family Grant on the other hand was paid to poor and vulnerable households that lacked labour capacity. In June 2015, however, the Ministry of Gender, Labour & Social development made a decision to phase out the Vulnerable Family Grant (Nekesa, 2017). The evaluation of SAGE revealed that eligible households had a higher proportion of people defined as chronically ill or disabled than non-eligible households, with 33% of each of the eligible households containing at least a chronically ill or disabled member (Oxford Policy Management, Economic Policy Research Centre & Neema 2013). However, in the meantime this program's target beneficiaries being the elderly mean that those persons with disabilities below the eligible age group are not able to benefit from the program. To this end, persons with disabilities thus

lack the necessary safety nets to bail them out of poverty and economic exclusion since program legibility criteria generally keeps persons with disabilities off.

The Government of Uganda introduced the special grant for persons with disabilities. The special grant is a programme targeted at improving the socio-economic and employment opportunities for persons with disabilities, through income generating activities since 2007. Persons with disabilities are expected to form gender balanced groups of not more than 15 people approved or otherwise depending on the content (Ministry of Gender Labour and Social Development, 2007). There is however very limited literature casting light on the extent to which the special grant has influenced the economic realities of persons with disabilities around the country, particularly in regards to self-employment. This backdrop does not only highlight the need to collect evidences on such barriers but also the facilitators of self-employment for persons with disabilities.

1.2. Statement of the Problem

Persons with disability are some of the poorest population groups in Uganda (Coldon, 2018). In attempts to expand the scope of intervention for enhancing economic inclusion and empowerment of persons with disabilities, many legislative frameworks, policies, affirmative initiatives and special schemes have been enacted and launched including the special grant, the national disability policy 2006, the Financial Inclusion Act 2016, etc. (NUDIPU, 2015). the multi-sectoral approaches aimed at improving socio-economic participation of persons with disabilities and streamlining disability sensitive allocation of resources and opportunities, advocacy and planning in ministries, CSOs, NGOs and local governments (Ministry of Gender, Labor and Social Development, 2013). Persons with disability in northern Uganda have a unique context due to decades of conflict and displacement which culminated in higher prevalence of disability than any other region in the country (Aniyamuzaala & Riche, 2014). The war legacy

also disrupted social networks, many persons with disability lost livestock and land, missed education and over 90 percent of persons with disability cannot afford secondary education and over 44% of persons with disability live in chronic poverty. All these are persisting in spite of affirmative actions in the form of the special grant for persons with disability, Northern Uganda social action fund among others (Coldon, 2018; Nyombi and Kibandama, 2014; UBOS, 2017). Yet there is no literature to explain how these good-will initiatives are failing to extend self-employment opportunities. This study sought to investigate the barriers and facilitators to self-employment of persons with disability in Gulu District in Northern Uganda.

1.3. Purpose of the Study

The purpose of this study was to explore the barriers and facilitators to self-employment of persons with disabilities in Gulu district, Uganda.

1.4. Objectives of the Study

The objectives of this study were:

1. To establish the types of self-employment enterprises persons with disabilities in Gulu district are engaged in.
2. To assess the barriers to self-employment encountered by persons with disabilities in Gulu district.
3. To ascertain the facilitators of self-employment for persons with disabilities in Gulu district.

1.5. Research Questions

1. What types of self-employment enterprises are persons with disabilities in Gulu District engaged in?

2. What are the barriers to self-employment for persons with disabilities from engaging in self-employment occupations in Gulu district?
3. What are the facilitators that enable persons with disabilities to engage in self-employment activities in Gulu district?

1.6. Significance of the Study

The study may findings reveal the barriers and facilitators to self-employment of persons with disabilities in Uganda. These may provide solutions to the increasing unemployment among persons with disabilities hence improving the welfare of this population group.

The findings and recommendations of this study may contribute the much-needed information to address the barriers that persons with disabilities are usually faced with while seeking self-employment and the government may find this data useful in planning.

The findings of this study may inform policies that can address the challenges faced by persons with disabilities in relations to access to employment.

The study may contribute literature on the subject of self-employment of persons with disabilities which may be useful to potential researchers in the field of disability and employment.

1.7. Scope of the Study

This section presents the content scope, geographical scope and time scope.

This study examined the barriers and facilitators for self-employment of persons with disabilities, taking into considerations three categories of persons of disabilities; persons with visual impairment, persons with hearing impairment and those with Physical impairment.

This study was conducted in Gulu District in northern Uganda.

Pre-field preparation, data collection, analysis and presentation were carried out in a period of one year

CHAPTER TWO

LITERATURE REVIEW

2.0. Introduction

This chapter presents literature on the subject of the study. In attempts to identify the gaps in scholarly coverage of barriers and facilitators for self-employment of persons with disabilities in Gulu district, Uganda, journal articles, books and other accredited scholarly publications have been reviewed and discussed. The review and presentation are arranged according to the main themes and specific objectives of the study. For proper understanding of the subject matter under review, it is important to first entertain some conceptual preliminaries that form the main focus of this research. Thus, a review of the concepts of disability and self-employment was conducted and the subsequent discussions present the details of the definitions.

2.1. Conceptualizing Disability

Comprehensive perusal of available literature revealed that the current global discourse of disability lacks a universally agreed definition of what constitutes disability. Some studies rely on the international treaty named the Convention on the Rights of Persons with Disabilities (CRPD) that tries to fill this gap and might offer a wider understanding of the concept (Iriate, 2016). This international treaty provides a framework in the global understanding of disability. The CRPD describes persons with disabilities as those who have long term physical, mental, intellectual or sensory impairments which in interaction with various barriers may hinder their full and effective participation in society on equal basis with others (as cited in Iriate, 2016). In Uganda Disability is defined by the Person with disability Act, 2006 which define "Disability" to means a substantial functional limitation of daily life activities caused by physical, mental or sensory impairment and environment barriers resulting in limited participation. Persons with

Disabilities. (Persons & Act, 2006) In the Act, "person with disability" means a person having physical, intellectual, sensory or mental impairment which Substantially limits one or more of the major life activities of that person (Persons & Act, 2006). Whereas the international understanding of disability based on CRPD informs the work of international agencies, previous ways of thinking are not completely rejected and can still influence understanding of disability on a local level. Lewis et al, (2015) point out that the lives of persons with disabilities vary considerably depending on the country where they live. In Uganda disability includes environmental barriers resulting in limited participation". By recognizing that disability is the result of the interaction between impairment and external barriers, the PWD Act aligns the legal definition of disability in the Ugandan law to that enshrined in the CRPD, implying a significant paradigm shift away from the medical/charitable models, to understanding disability as a social phenomenon. Furthermore, of particular value is the recognition that physical, mental and sensory impairments, can all result in a disability.

Oliver, (2016) prefers to use impairment to coin the term under the definition of a disabled person; an individual living with impairment, who experiences a disability or disabilities. Oliver later uses the term impairment (often used interchangeably with disability) to argue that the term should mean an illness or congenital condition that causes or is likely to cause a loss or difference in physiological or psychological function. Meanwhile Abimanyi, Ochom & Mannan, 2014, reject this view and point that disability is an outcome of living with impairment and thus the loss or limitation of opportunities to take part or live on an equal basis with others. This means disability is the outcome of interactions between a person with impairment and his or her society/environment. Disability often presents itself as barriers (Nyombi & Kibandama, 2016). However, the present researcher is of the opinion that the definitions of disability should be

shaped by two contrasting conceptions: the medical model and the social model of disability. According to Iriate, (2012) the definitions refers to the so-called social model of disability which is increasingly mentioned in the disability and development debate and endorsed and channeled by numerous international development organizations such as world health organization and the UNDP (Grech, 2009). This begs the question of whether the definitions of the term disability can better be understood through the lens of the models of disability.

2.2. Models of Disability

Numerous models of disability exist; however, the three most prominent are the medical model, the social model and human right model of disability. Much emphasis will be placed on the core tenants of the social model since it was adopted as the theoretical concept for the present study.

2.2.1. The Medical Model

In order to understand and define the concept of disability, the medical model is used as the starting point or the dominant model for research. The medical model is based on the notion that the human body suffers from disability for many reasons, be it disease, accident or any other health related issues and that this can be treated or rehabilitated (Mitra & Sambamoorthi, 2009). Despite the fact that it has now been rejected by disability researchers in favor of more social political conceptualization of disablement, it is still prominent within many aspects of life (Sulvan, 2011) including policy (Hwang and Brandon 2012). Although it is a model that is now rejected by many researchers, policy makers and individuals with disability, it could be argued that for many persons the medical conceptualization of disability can help in pursuit of diagnosis and treatment. Although the medical model or individual model views disability as a problem with the individual equating it with limitations of defects where medical knowledge and practice determine treatment (Barnes, mercer and Shakespeare, 1999, cited in Retlef, M. & Letsosa, R.,

2018). Mackenzie, (2013) notes that the medical model remains of particular relevance to those with intellectual disability or behavioral conditions and their families as it is regarded by many as still being prevalent focus when identifying and supporting these individuals with these diagnosis.

2.2.2. The Social Model of Disability

Inspired by activism of the British disability movement in the 1960s the social model of disability developed in reaction to the limitations of the medical model of disability (D'Alessio, 2011). According to the social model (sometimes referred to as the minority model), it is the society which disables people with disabilities and therefore any meaningful solution must be directed at societal change rather than individual adjustment and rehabilitation (Mercer & Shakespeare, 2010). One of the most important documents in the development of this approach is the Union of the physically impaired against Segregation's (UPIAS) manifesto document, fundamental principles of disability (1976). Fundamental to the social model therefore is the notion that disability is ultimately a socially constructed phenomenon. UPIAS (1976) emphasizes the importance of the social dimension in this definition. Disability is a situation caused by social condition, which requires for its elimination (a) that no one aspect such as incomes, mobility or institutions is treated in isolation (b) that disabled people should, with advice and help of others, assume control over their own lives and (c) that professionals, experts and others who seek to help must be committed to promoting such control by disabled people (p.3).

The social model of disability theorists argues that the term persons with disability is directly linked with the medical model and therefore insist that the term disabled people better reflects the societal oppression that people with impairments are faced with every day. As Purtell, (2013)

observes disabled people are those people who are disabled by the society they live in and by the impact of society structures and attitudes.

The social model is especially concerned with the barriers to participation experienced by PWDs as a result of various albeit social and environmental factors in society.

Social model theorists have responded to their critiques arguing that they neither deny the fact that some forms of illness may have disability components nor do they deny the role of medical professionals in treating various illnesses. For those theorists, the problem is that medical professionals fail to distinguish between a person illness and his or her disability.

The social model of disability breaks the direct connection between impairment and disability referring to the social, environmental and attitudinal factors which in interaction cause disability (Iriate, 2016). According to Iriate, (2016) the social model assumes that it is the society that actually disables the person and generates the problems associated with disability. In other words, the social model tries to shift the focus towards social barriers while acknowledging that impairments can have psycho-emotional effects for disabled people (Rudnick, 2014). Writers on the social model have tended to concentrate on the societal barriers to disabled people. Hughes, Goodley, and Davis, (2012) wrote that ‘the social model remained wedded, pretty implacably, to its original insight and, more importantly to its practical mission which was to dismantle the barriers that blocked disabled people’s participation in society’. In a similar vein, Oliver (2013) wrote “the idea behind the social model of disability stemmed from the Fundamental Principles of Disability document first published in the mid-1970s (UPIAS 1976), which argued that we were not disabled by our impairments but by the disabling barriers we faced in society (ibid). Although we can appreciate the fact that the emphasis of the social model on barriers has

contributed substantially to their removal, confining the scope of the social model to barriers to inclusion is an unnecessary restriction. The scope of the model can encompass other impacts of society on disability; for example, society's understanding of disability has very considerable impact on the lives of disabled people. Some writers on disability have concentrated on the practical application of the social model. For example, Oliver, (2013) notes that the social model of disability cannot be seen as anything more than a tool to improve people's lives. The social model of disability holds that persons are impaired for a number of reasons, but that it is only by society that they are disabled. However, Forber-patt and Aragon (2013) wrote that the social model of disability posits that disability exists due to society's failure to remove social economic and environmental barriers. The World Health Organization (WHO), (2013) called disability the interaction between features of a person's body and features of the society in which he or she lives.

Despite the fact that disability can be attributed to the impairment or physical /mental outcomes caused by a medical condition, it is also a social construct that results from the social and physical environment in which a person lives their life (Altman, 2014).

2.2.3. The Human Rights Model of Disability

The human right model of disability bears close kinship to the social model of disability. This model takes the rights-based approach and focuses on the inherent dignity and worth of persons living with impairment. Like the social model of disability, the model only focuses on the person's impairment or medical characteristic when its necessary, and locates barriers to participation and disability outside in the society.

It can be argued that the human rights model of disability was born of the convention of the rights of persons with disabilities. Member states recognized the ineffectiveness of the medical

model of disability as a theoretical paradigm and realized the fact that the social model only appreciates societal responses to impairment, and does not offer any intervention paradigm. The human rights model goes beyond separating disability from impairment and locates exclusion prevention solutions in policy instruments and conscious legislative frameworks.

Although some researchers treat the social model and the human rights model as synonymous, Degener, (2018) underscores a number of important differences between them. Firstly, while the social model helps people to understand the underlying social factors that shape our understanding of disability, the human rights model moves beyond explanation, offering a theoretical framework for disability policy that emphasizes the human dignity of PWDs (Degener, 2018). Secondly, the human rights model incorporates both first and second generation human rights, in the sense that it encompasses both sets of human rights, civil and political as well as economic, social and cultural rights (Degener, 2018). Thirdly, while the social model mostly fails to appreciate the reality of pain and suffering in the lives of some PWDs, the human rights model respects the fact that some PWDs are indeed confronted by such challenging life situations and argues that such factors should be taken into account in the development of relevant social justice theories (Degener, 2018). Fourthly, while the social model does not pay adequate attention to the importance of identity politics, the human rights model offers room for minority and cultural identification (Degener, 2014). Fifthly, while the social model is mostly critical of public health policies that advocate the prevention of impairment, the human rights model recognizes the fact that properly formulated prevention policy may be regarded as an instance of human rights protection for PWDs. (Degener, 2014)

2.3. Theoretical Framework

In this study, researcher adopted the social model of disability by Mike Oliver as its theoretical framework. Mike Oliver coined the phrase "social model of disability" in 1983 and presented it in his 1990 "individual and social model of disability" document. The Social Model holds that a person isn't 'disabled' because of their impairment, health condition, or the ways in which they may differ from what is commonly considered the medical 'norm'; rather it is the physical and attitudinal barriers in society, prejudice, lack of access adjustments and systemic exclusion that disable people.

The Social Model takes the focus away from impairment; it places responsibility on government, organizations, businesses and individuals across all sectors of society to identify and implement constructive changes to remove barriers and increase access.

The core tenant of the social model holds that problems can only be resolved by groups or collectivities working together on them; effective solutions cannot be imposed from the outside or from above. (Oliver, 1990; Oliver, 1983). "Problems" is a reference to challenges of persons with impairments. Oliver developed the theory to counter the then medical model of disability which focused on impairments.

While the human rights model might look an attractive paradigm for appreciating disability and intervention, the social model still offers a holistic standard for studying persons with disabilities in the context of the society in which they live. From this this review, it's evident that the human rights model evolved from the social model and except for its strong emphasis on policy and legislative instruments as a core tenant, it is not any different from the social model. Yet it should be noted that the social model of disability took shape during the time when persons with

disabilities were harshly condemned to institutional homes and reduced to inmates. The social model looked at the worth and inherent rights of persons living with impairment and the core idea of the model is integration, participation and independence as intrinsic rights of persons living with impairment (Oliver, 2016). Since the social model arose to challenge the transgression of dignity and rights of persons living with impairment, it can be argued that the human rights model is merely a change of name and the social model could still incorporate those emphases stressed by the human rights model without changing its name. This study will employ the social model of disability as its theoretical framework.

2.4. Self-employment of Persons with Disabilities

The adverse impact of disabilities on employment has been highlighted by various researchers (Jones, 2008; Meager & Higgins, 2011). To this end, one of the major social policy issues today, is the persistently low participation of persons with disability in the labor force globally. This situation is perpetuated by a series of intended and unintended consequences. Cook, (2006) notes that these barriers are caused by unfavorable labor market dynamics, failure or absence of protective legislations and labor force discrimination among others. On the other hand, My Handicap, (2016) notes that for people with disabilities, taking part in the working life are an essential condition to an equal participation in society. De Klerk (2008) argues that work for persons with disabilities is a proof of their full value and their capacities which further generate a sense of fulfillment and help to mitigate the undesirable psychological effects of living with impairment. To this light, Seekins, (2002) argues that encouraging self-employment among the disabled to achieve faster and better economic integration has been suggested. The employment outcomes mentioned above are greatly influenced by conceptual models of disability adopted by service providers. According to Kaan, (2014), when an individual engages in an economic

activity and manages it alone, it is termed as self-employment. Self-employment involves doing something by oneself to earn a living. Kaan, (2014) echoing Shrivenu's, (2003) claim, adds that self-employment involves ownership and management of activities and processes by a person, though she/he might take the help of another or other persons, thus self-employment ventures provide employment to others. In attempting to enumerate the sorts of self-employment, Kaan, (2014), Ramesh & Arif, (2007) list trading and small businesses, personalized services and manufacturing, professional services such as consultancy, village industries and social enterprises, as the main forms of self-employment.

Inequality in employment is one of the major stumbling blocks to social and economic development for persons with disability in Uganda United nations health survey 2013 cited in (Nyombi & Kibandama, 2014). (Nyombi & Kibandama, 2014). Who studied access to employment of persons with disability in 2014, divulge that up to 46% of all their respondents testified to having faced at least one form of discrimination at the work place on grounds of their disability.

This backdrop presents an obscure socio-economic conversation given the number of the legal, political and economic frameworks conceived and established since 1986. This journey and supposed rigor can be traced as far back as 1987 when the national union for persons with disabilities was formed as a representative group for persons with disabilities (Nekesa, 2017) Persons with disability were represented in the 1994-1995 constituency assembly delegates, the body that passed the 1995 constitution of the republic of Uganda. Rights of persons with disability were enshrined in article 21 (which states that a person will not be discriminated against on the bases of their sex disability etc.) and article 32 provides for affirmative actions while article 36 provides for the protection of the rights of minority groups. Several domestic

legislative and policy frameworks including the national council of disability act 2003; anti-disability discrimination provisions in the employment act 2006 were established (Nyombi & Kibandama, 2014). The country on September 25th, 2008 ratified the UN convention on the rights of persons with disability and the National Disability council was charged with the responsibility of reporting on the implementation UNCRPD and its optional protocols (Nekesa, 2017).

To augment the efforts of the national disability council, the equal opportunity council act 2008 was enacted to superintend the enforcement of article 32 of the constitution of the republic of Uganda (Chireshe, Rutondoki, & Ojwang, 2010). The act subsequently created a commission to break discriminative barriers for PWDs in education, health and employment. The national disability act 2006 bestowed upon the ministry of labor, gender and social development the authority to enforce the act. In regards to employment, one of the most significant provisions of the act was /is section 17 of the act that guaranteed 15% tax cut to any company that hired up to 5% of Its workforce as PWDs (Abimanyi-Ochom & Mannan, 2014). This was to push employers to hire more Persons with disabilities. The tax cut was revised to 2% by the income tax amendment act 2009. There is limited data to estimate the impact of the tax policy. Uganda bureau of statistics' study of functional difficulty and employment reported that at least 1/3rd of persons with disability have ever faced discrimination when seeking to be hired. (Survey & Report, 2017)

In regards to self-employment, (NUDIPU, 2013) suggests that Majority of persons with disability do not possess the required academic qualifications to allow them enter formal employment because PWDs lack access to education and those who enroll do not complete, particularly girls and women. This assertion is evinced by the data from national analytical report

on disability which put literacy among PWDs aged 6 to 24 at 61% which is lower than the national average of 75%. This data also puts tertiary education enrollment of persons with disability at 5.3% and 2.2% for male and female respectively. (UBOS, 2019) This would suggest that economic undertakings that do not require substantial academic requirements are the only employment spaces PWDs can afford.

From the literature it can be argued that the reasons individuals with disabilities pursue self-employment are diverse and vary in complexity. Hagner et al (2010) cited in Yamamoto (2011) self-employment is a response to the discrimination they faced in losing employment or struggling to gain employment, or to the lack of opportunities in other types of employment. Meanwhile MacNaughton et al, (2006) cited in Yamamoto, 2011 noted that self-employment is partly an answer to previous, unsatisfactory employment and a wish to take previous experiences working for others to explore working for themselves. Yamamoto (2011), also highlights a totally different view claiming that individuals with disabilities may choose self-employment based on a combination of reasons that not only includes elements of typical business-feasibility assessment, such as resource/support availability and understanding one's circumstances, abilities, and needs, but also includes nuanced or idiosyncratic elements of risk-taking, such as chance and timing of life events that seems to provide a window of opportunity for self-employment at a particular moment (ibid). Yet we can even still argue that for other individuals with disabilities, self-employment may simply be a matter of choice. For whatever reasons the persons with disability may be seeking self-employment it is questionable whether they meet some barriers along the way to starting own businesses and if so what barriers do they face. This is the subject matter to be investigated by the present study to identify why persons with disability find it difficult to become self-employed.

2.5. Barriers to self-employment for Persons with Disabilities

To begin from a broader sense, it should be mentioned that persons with disability like the non-disabled, face general barriers to labor market participation. To this light the general barriers are not discussed in this study. Specifically, efforts will be thrown on barriers specific to persons with impairment or experiencing disability.

In this respect, many studies have found living with impairment to consistently have negative effects on labor market outcomes, including employment rates, earnings and unemployment rates (Jones 2008; Berthoud 2008; Meager and Higgins 2011; Lechner and Vazquez-Alvarez 2011). Variations in impairment characteristics - type, severity and number of health problems or impairments - influence participation rates, types of occupation and earnings (Jones 2008, 2011; Berthoud 2008; Meager and Higgins 2011). Berthoud (2008) found locomotor impairments to exert a serious negative impact on employment prospects. In fact, Meager and Higgins (2011) point that employer discrimination is a strong influence on the supply of jobs to disabled people and that employer perceptions of individuals' capacity to work may diverge considerably from their actual capacity to work. Berthoud (2008) agrees with their claim and underscores that labour market disadvantage is particularly high among those with mental health problems or learning difficulties adding that such disadvantage is sensitive to local variations in employer demand for labour but less so in relation to macroeconomic conditions. In addition to the general barriers, disabled people also likely to face, specific barriers in entrepreneurship are also profound but are often overlooked by policy shakers and makers. Many of these barriers are deep-rooted social-structural constraints imposing severe limits on the disabled people, constraining them from entering and remaining in self-employment or entrepreneurship (Boylan & Burchardt, 2002; Jones & Latreille, 2011). Berger & Udell, (2006) argue that to those persons

with disability who enter self-employment, it is the market prejudices that forces them out. They note that entrepreneurs with disability experience market prejudices which may be due to negative attitude and collective biases and the held degrading perspectives about persons with disability. In addition to the above prejudices, Berger & Udell, (2006) also argue that there is a reduced demand for goods and services produced by disabled persons because of those prejudices hence their eventual quit. This is true (they argue) because it can reduce the rewards to entrepreneurship for those disabled entrepreneurs as compared to other entrepreneurs. Hoang & Antoncic, (2003) further attest that it is the lack of business contacts or inability to maintain business contacts that hinders self-employment for persons with disability. They state that entrepreneurs rely on their formal and informal contacts for social influence and experience, which persons with disability often lack such contacts. In this case they seem to argue that disabled persons may have more difficulties in establishing and maintain business contacts.

Yet to Berger & Udell, (2006), access to finance is the most important factor in starting up own business. They suggest that persons with disability often experience difficulties financing new start-ups due to limited personal financial resources (savings, home ownership). It is true that finance is an important factor for the establishment and growth of entrepreneurial businesses. In fact, this argument is further supported by (Boylan & Burchardt, 2002; Foster, 2010) who argue that 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. Another view is offered by Enabled Enterprise, (2008) who state that compared to other entrepreneurs, due to the constraints of education and mobility, disabled people often lack

management, legal and financial expertise for entrepreneurship. This limits their opportunity to start and run successful businesses.

Kirkwood, (2009) indicates that role models are important when persons with disability attempt to become self-employed. In this, Kirkwood notes that the career choice and future course of actions of an entrepreneur are influenced by others. If the person is of the same social group, then the chances of being influenced increases. The lack of role models for the disabled entrepreneurs also acts as an additional barrier. Rizzo, (2002; EMDA, 2009; Foster, 2010) believe it is important to focus on self-belief as a barrier to self-employment of persons with disability. They assert that an entrepreneur's self-belief helps in identifying and developing the business opportunity. Persons with disabilities often experience exclusion and rejection. The accrual of such repeated depressing experiences creates incapacities like the lack of self-belief. Disabled entrepreneurs therefore often lack the self-belief that they can start and operate businesses successfully. Also encouragement from formal as well as informal sources helps in creating self-belief and the courage to bear the stigma associated with business failure. Often lack of such support discourages disabled entrepreneurs (ibid). Kitching, (2014) believes that lack of a favorable environment in terms of policies related to infrastructure, regulations, legal framework, financing and taxation can discourage disabled entrepreneurs. The policies should be perceived to be supportive by the entrepreneur likely to face barriers in access to finance, experience, self-belief and government support.

2.6. Facilitators for self-employment of Persons with Disabilities

Like the rest of the population in developing countries, most people with disabilities turn to self-employment because of lack of opportunities in the job market. Although many would prefer to have a job with a regular income, self-employment is often the only option available. Those

factors that can facilitate persons with disability to obtain or maintain self-employment will be investigated by this study (Greve 2009; Huang et al. 2009; Bernard et al. 2006) assert that financial support for self-employment of persons with disabilities might take the form of grants, loans, subsidized loans or loan guarantees to credit providers, tax credits, and exemption from business registration fees. They add that financing might be tied to purchasing specific equipment, skills training or attendance at events such as trade fairs or exhibitions. Financial support for the disabled can be in form of financial assistance, loans, subsidized loans and tax exemption. At the same time they argue that disabled entrepreneurs need to be informed about the various sources of funds. Disabled people operate on a more flexible basis but financial institutions have a structured working pattern in terms of office time and days. Also, there can be discrimination due to disability. Thus, there is need to provide more, flexible working hours and sensitize the funding agencies towards the needs of disabled entrepreneurs (Bernard et al., 2006; Greve, 2009; Huang et al., 2009). Supporting the acquisition of entrepreneurship skills can help overcome the lack of experience. The goal of entrepreneurship training for persons with disability is similar to the mainstream population.

Training of persons with disabilities on the aspects of business such as identifying business opportunities, writing business plans, developing of products/services, dealing with customers, financial management and employing staff will increase their chances of success. In addition, Awareness training for the disabled can be used to take care of the barriers to entrepreneurship arising from lack of self confidence among disabled entrepreneurs. Entrepreneurship awareness measure refers to the program endeavoring to increase knowledge of entrepreneurship as a career option for the disabled.

On access to start-up capital, (Boylan and Burchard, 2002; EMDA 2009; Foster 2010) attest that disabled persons often experience difficulties financing new start-ups due to limited personal financial resources (savings, home ownership), which, in turn, are partly due to poor education, lower employment rates and the concentration of 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.

Benefits trap (e.g. Boylan and Burchardt 2002; Doyel 2002; EMDA 2009) –aspiring disabled entrepreneurs often fear losing the security of regular benefit income. Boylan and Burchardt, (2002) found that all of the six aspiring entrepreneurs they interviewed feared losing benefits yet they were also unaware of the financial and non-financial support available to them. Limited awareness of eligibility for benefits, combined with expectations that income from entrepreneurship might be initially low, contributes to perceptions of self-employment as ‘risky’ and may deter business start-up.

Lack of relevant business knowledge and skills (Enabled4Enterprise 2008) – disabled people often lack specialist business management, legal and financial expertise due to limited relevant education and employment experience which may make persons with disabilities to feel at a disadvantage. Again, lack of managerial expertise might reflect the concentration of disabled employees at the lower end of organizational job hierarchies.

Lack of confidence/limited aspirations (Rizzo 2002; Enabled4Enterprise 2008; EMDA 2009; Foster 2010) - this refers to individual beliefs related to identifying a business opportunity as a potential source of sustainable income, to be able to develop the business to achieve this goal or the stigma associated with business failure. Aspiring disabled entrepreneurs often lack the self-

belief that they can start and operate businesses successfully, particularly among those with mental health issues (EMDA 2009). Both informal (family and friends) and formal sources of business support providers might act in ways that undermine would-be entrepreneurs' self-confidence and discourage start-up (Rizzo 2002; EMDA 2009; Foster 2010).

2.7. Research Gap

From literature review, a comprehensive range of study findings and publications has been done. Looking into the arguments presented above on the barriers to self-employment of persons with disabilities it can be concluded that a contextual gap exists. The available literature on the barriers is general to the entire population of persons with disabilities yet the present study is being proposed for a unique study area. Gulu district which is the area of research offers a difference in that, it is post conflict area where the circumstances of disabled persons are quite apart from other contexts where persons with disabilities operate. None of the studies discusses these barriers in the context of an area that has experienced armed conflicts or war. Most studies reviewed have also focused the arguments on the individual barriers, the present study through the social model of disability will take time to analyze the social structural barriers that limit self-employment of persons with disabilities. The subject of the facilitators of self-employment for persons with disability still lacks adequate scholarship. In the literature such data only exist as recommendations to address the barriers but not the window of opportunity and channels to be used by disabled persons to easily access self-employment. To be successful, self-employed persons need, among other things, access to financial services, in particular microcredit. Through its experiences around the world, the present study realizes the importance of working towards finding accessible, affordable and sustainable financial services for people with disabilities by

investigating the barriers to self-employment of persons with disabilities. This is inadequately presented in the available literature.

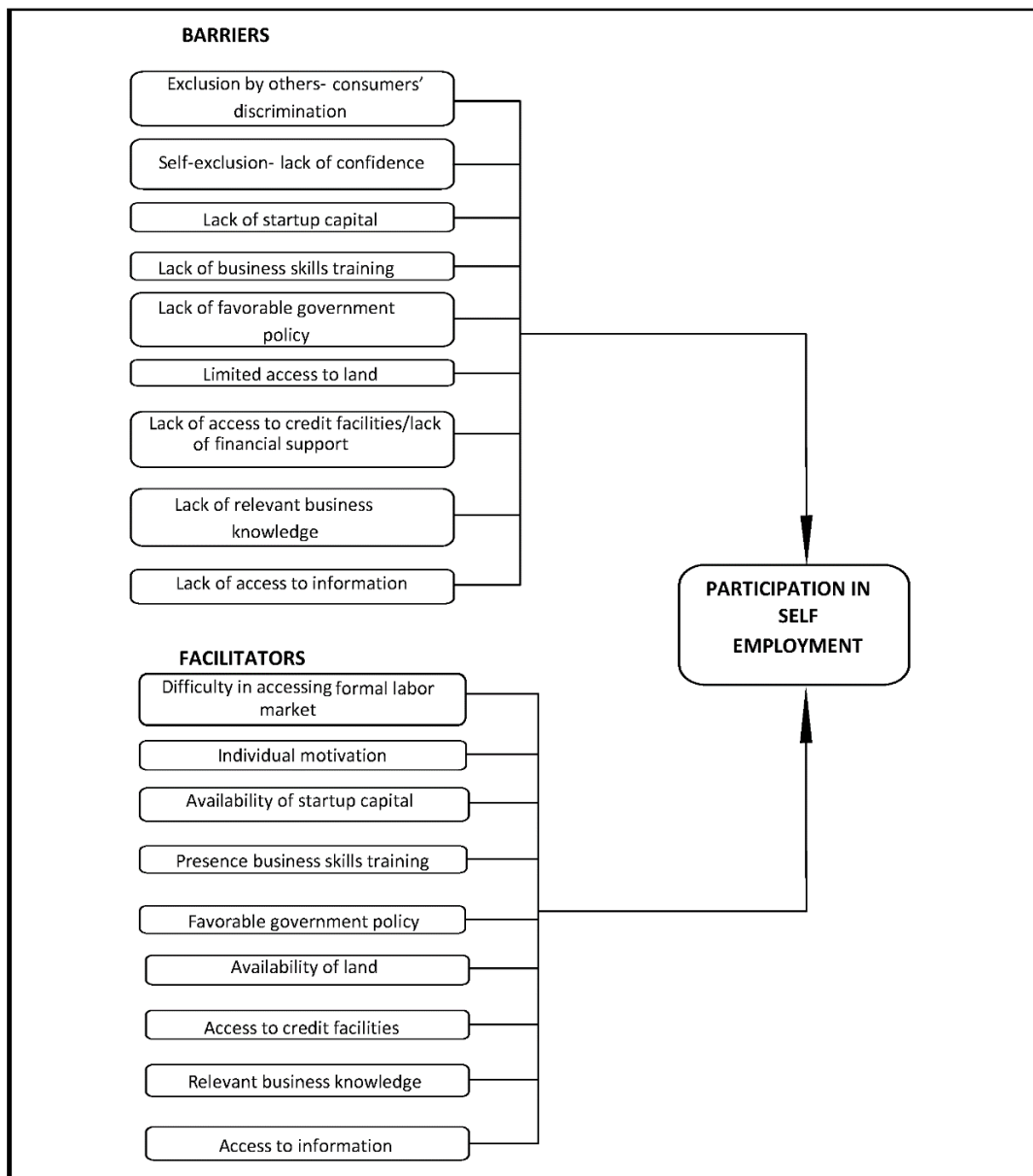
From the Ugandan context the Government has implemented a number of policies aimed at combating disability discrimination in the work place and has the leap towards equal opportunity, notably since 2000. However, despite these progressive legislations and Policies, persons with disabilities continue to face significant challenges in accessing employment (Nyombi & Kibandama, 2016). The strong link between disability, high rate of illiteracy and low education completion rate often means access to formal employment is even harder (Cramm, Paauwe & Finkenflügel, 2012). Mazurana et al. (2016) also critique the Persons with Disabilities Act for its emphasis on the medical dimensions of disability, failing to recognize the roles of social and cultural attitudes that contribute to exclusion. Social enterprises and entrepreneurship thus present the often very viable means of employment for persons with disabilities. This paper investigated the barriers and facilitators for self-employment of persons with disabilities in Gulu district, Uganda.

2.8. Conceptual Framework

In this study, the conceptual framework was adopted and modified from Murray, Paauwe & Finkenflugel, (2012). Murray et al in their study of facilitators and hindrances in the experiences of Ugandans with and without disabilities when seeking access to microcredit, identified factors such as self-exclusion; exclusion by others; exclusion by design and others, as key constrains that curtail persons with disabilities from accessing microcredit facilities. Murray et al, (2012) however, do not make any attempts to pre-identify facilitators in their conceptual model; and rather rely on field data to complete. In the present study however, the researcher thought it otherwise that it was necessary to pre-hypothesize that there are some variables that

can be pre-supposed to aid the study. In this study barriers were individually stated instead of grouping them under themes as in Murray's et al, (2012) model, where they were group under self-exclusion, exclusion by others, exclusions by design etc. Thus, in the adoption and modification, the study identified facilitators of self-employment of persons with disabilities in order to complete the conceptual model. Murray et al, (2012) model is thus adapted to include a simple diagram which depicts the relationship between barriers to self-employment, facilitators to self-employment and participation in self-employment. Figure 1, is a diagrammatic representation of the study variables, factors that are thought of as barriers and facilitators to self-employment (independent variables) are clamped to the left while participation to self-employment (dependent variable) is to the right. The model assumes that barriers to self-employment (self-exclusion, exclusion by other etc.) and factors that facilitates self-employment (relevant business skill training, availability of startup capital etc.) are the two blocks of forces that influence participation in self-employment of persons with disabilities.

Figure I: Conceptual Framework



Source: Adapted with from Murray, Paauwe & Finkenflugel (2012)

2.9. Conclusion

Considering the theme of inquest in this study i.e. self-employment of persons with disabilities, the conceptualization of disability and the theoretical paradigms that exist in the disability studies were considered to be useful. For context relevance, the definition of disability propounded in the persons with disability act 2006 lacking. A comprehensive review of theoretical paradigms in the disability study revealed that the three major models of disability that relate to this study were the medical, social and human rights models. The medical model hardly provides any operative assumptions that can aid the study of the social science of disability and employment because of the model's narrow focus on medical characteristics of persons with disabilities. The human rights model places much emphasis on legislation and rights. This study employed the social model because of its holistic approach of appreciating challenges that come with impairment as systemic. This strongly resonates with the inquiry i.e. examining the barriers and facilitators of self-employment of persons with disabilities in Gulu district, Northern Uganda. The barriers and facilitators to self-employment that were identified in this review were helpful in that they provided useful hypotheses for the actual field data collection tools and context assessment.

CHAPTER THREE

METHODOLOGY

3.0. Introduction

This research project investigated the barriers and facilitators to self-employment of persons with disabilities in Gulu district, Uganda. In each research project, an individual develops methodological perspectives upon which the project is grounded (Otto & Onen, 2005). This chapter deals with detailed and unambiguous description of the method and approach that was used in carrying out the study. This chapter presents the different methods that was adopted in collecting and interpreting the study findings. It begins with a description of the research paradigm, design, research settings, study participants, sampling procedures, the data collection procedures, methods of data analysis and ethical considerations.

3.1. Research Paradigm

This study adopted a constructivist research paradigm as its epistemological approach. The constructivist paradigm aligns thoroughly well with qualitative study due to the interpretivist nature of qualitative studies. Since in qualitative study reality is built from a synthesis of multiple perspectives, this study chose to operate a constructivist paradigm because it provides for interpretivist learning. According to Elkind, (2016), constructivism is the recognition that reality is a product of human intelligence interacting with experiences in the real world. Bogdan & Biklen, (1998) cited in Kivunja, Ahmed, & Kuyini, (2017) state that the core tenant of constructivism is that reality is socially constructed. Elkind, (2016) also contends that constructivist research paradigm utilizes open-ended questions, positions the researcher within the context of the study and collects participants-generated meanings to inform the reality being built. Barriers and facilitators to self-employment of persons with disability is a multilayered

phenomenon that required a non-positivist paradigm and design. This study positioned the researcher within the natural setting of the investigation, employed open-ended questions to garner the experiences and opinions of PWDs and stakeholders in Gulu district, interpreted them and made meanings from them. This helped to build a rich picture of the actual barriers and facilitators to self-employment of PWDs in Gulu district, Uganda.

3.2. Research Approach and Research Design

This study adopted a qualitative research approach and a case study design. According to Singh, (2006) a research design is essentially a statement of the object of the inquiry and the strategies for collecting the evidence, analyzing the evidences and reporting the findings. A case study design was operated in this study because an in-depth examination of a particular research problem rather than a sweeping statistical survey. It is often used to narrow down a very broad field of research into one or a few easily researchable examples (Wyk & Enrolment, n.d.). as a one of the many profound difficulties faced by persons with disabilities, entrance in self-employment was approached as a case. A case study design was used to generate an in-depth understanding of the complex issue of post-conflict lives of persons with disability in regards to self-employment, in its natural real-life context.

To permit a thorough expositional and interpretive examination of experiences and context in which persons with disabilities live in from Gulu, a qualitative approach was preferred. In a qualitative research design, the researcher builds a complex, holistic picture, analyses words, reports detailed views of informants and conducts the study in a natural setting (Chinomona, Maziriri & Moloji, 2014). A qualitative approach helped to generate in-depth account that presented a vivid picture of the research participants' reality (Holloway, 2005).

3.3. Research Setting

The Study was conducted in Gulu district in Northern Uganda. The district was the location of much of the fighting between the Ugandan army and the Lord's Resistance Army. More than 90% of the population has returned to their villages after more than two decades of living in what were known as internally displaced people's camps. The district is one of the seven district that constitute the Acholi sub region, the historical homeland of the Acholi ethnic group, known to local people as Acholi land. Gulu has 6 sub-counties and a municipality with four divisions.

In this research, two focus group discussions were conducted at locations in Unyama sub-county and Pece division respectively. In Unyama sub-county, Unyama sub-county forma local council III persons with disabilities representative's residence was used as the focused group discussion venue since persons with disabilities in the sub-county were all very familiar with the setting. It also proved just as important for the former representative to host the procedure as it was for her to mobilize participants. The Pece Division focused group discussion was also conducted at the local council III representative of persons with disabilities because he helped mobilized participants and participants were familiar with the location. Focused group discussion with non-self-employed persons with disabilities was conducted at the Gulu Disabled persons Union offices because it was a familiar location for participants. All the six key informants' interview were conducted in the participants' homes in order to ensure the study was conducted in a natural environment as prescribed in a qualitative research approach.

3.4. Participants

According to Participants & Analysis, (2012), in qualitative study, participants are groups of individuals who can best inform the research questions and enhance understanding of the phenomenon being subjected to investigation. Participants & Analysis, (2012), further contend

that as a result, one of the most important tasks in the study design phase is to identify appropriate participants. Decisions regarding selection of participants were based on the research questions, theoretical perspectives, and sorts of evidences that were deemed to be useful to the study. The subjects sampled were all determined to be able to inform important facets and perspectives related to the subject of self-employment of persons with disability in Gulu district. In this study a total of 36 participants were involved: 24 persons with disabilities engaged in self-employment, 10 persons with disabilities who were of employable age but weren't employed, as well as 2 community service officers without disabilities were sampled as participants. 24 participants were persons with disabilities who were currently undertaking self-employment ventures while 10 participants were persons with disabilities who were within the employable age yet were not employed/self-employed. For sufficient breadth and depth in data collection, analysis and reporting, the scope of the study was confined to the three disability cases i.e. persons with physical impairment, visual impairment and those with hearing impairment.

Two (2) groups of ten self-employed persons with disabilities were subjected to focused group discussions (2 focused group discussions). One (1) group of ten (10) persons with disabilities who were 18 and above i.e. within the employable age yet were not employed/self-employed were also subjected to a focused group discussion.

Four self-employed persons with disabilities who had long history of business success were subjected to key informant interviews, so as to provide an in-depth information on disability and self-employment from persons with disabilities' perspective. The remaining 10 persons with disabilities who were not self-employed were subjected to a focused group discussion so as to capture their experiences in regards to barriers and facilitators to self-employment of persons

with disabilities. The two community service officers (CDOs from two different sub-counties) were selected to participate as key informants on the subject of disability and self-employment.

TABLE I: SUMMARY OF SAMPLE CHARACTERISTICS (N= 3 GROUPS)

Category	Sub county/division	PWD		CDO	Total
		Self-employed	Not self-employed		
District sub county	Unyama Sub county	10	-	1	11
	Bungatira	1	2	-	3
Municipality	Pece	11	2	1	14
	Laroo	-	3	-	3
	Layibi	1	2	-	3
	Bardege	1	1	-	2
TOTAL		24	10	2	36

3.5. Sampling procedure

In this study, purposive sampling was used to select participant for the study.

Purposive sampling

Purposive sampling technique was used to select CDOs in areas where the persons with disabilities live or work. 10 self-employed persons with disabilities were also purposively sampled from Pece division in the municipality for a focused group discussion. Further 10 self-employed persons with disabilities were also purposively sampled from Unyama sub-county and subjected to a focused group discussion. Another 10 persons with disabilities who were not self-employed were also purposely selected for a focused group discussion. Purposive sampling was further employed to make sure that each group of 10 self-employed persons with

disabilities/participants in this category was composed of at least three types of disabilities i.e. visual impairment, hearing impairment and physical disability. Community development/service officers (CDOs and para-social workers helped in identifying individuals that met these criteria i.e. living with the stated type impairments, being self-employed and or non-self-employed but of employable age.

Maree, (2016) describes purposive sampling as a strategy that is used in qualitative studies whereby participants are grouped according to predetermined criteria that are relevant to a particular research question.

3.6. Data Collection Methods

In this, study key informants' interviews and focus group discussions were used to collect data:

3.6.1. Key Informant Interviews

In this study, six key informant interviews were conducted. Four of these interviews were conducted with persons with disabilities who have had long history of success with running/operating their own self-employment ventures so as to get an in-depth information on disability and self-employment and two were conducted with two community service officers (CSOs) who are community development officers in the two sub counties of Unyama and Pece i.e. the sub-county and division that were preselected for this study. Interviews with the CSOs were done with the hope of gathering comprehensive information on the administration of community service programs and general community-based works at the local government especially in relations to disability and self-employment.

According to Kumar, (1989), key informant interviews involve interviewing a select group of individuals who are likely to provide needed information, ideas, and insights on a particular

subject. Kumar, (1989) also notes that; First, only a small number of informants are interviewed in a key informant interview. Such informants are selected because they possess information or ideas that can be solicited by the investigator. Depending on the nature and scope of an inquiry, the investigator identifies appropriate groups from which the key informants are drawn and then selects a few individuals from each group. Second, key informant interviews are essentially qualitative interviews. They are conducted using interview guides that list the topics and issues to be covered during a session.

3.6.2. Focus Group Discussions

In this study, a total of three (3) focused group discussions were conducted; two groups of self-employed persons with disabilities; and another with unemployed persons with disabilities ages 18 and above. This method was used in order to gain an in-depth understanding of the phenomenon of self-employment from the groups perspective as guided by one of the core tenet of the social model, the theoretical framework of this study, which holds that problems can only be resolved by groups or collectivities working together on them; effective solutions cannot be imposed from the outside or from above which advocate for people working in a group Each focused group discussion took 60 to 90 minutes (Nyumba et al., 2018).

Focus group discussion is a technique where a researcher assembles a group of individuals to discuss a specific topic, aiming to draw from the complex personal experiences, beliefs, perceptions and attitudes of the participants through a moderated interaction (Nyumba, Kerrie, Derrick, & Mukherjee, 2018). Focus group discussion is frequently used as a qualitative approach to gain an in-depth understanding of social issues. Nyumba et al., (2018) also note that the method aims to obtain data from a purposely selected group of individuals rather than from a statistically representative sample of a broader population.

3.7. Data Analysis

Data was analyzed using thematic method of analysis. Thematic method of analysis is the process of identifying patterns and themes within qualitative data (Maguire & Delahunt, 2017). It helps a qualitative investigator in identifying, analyzing and reporting patterns and themes within qualitative data (Virginia & Victoria, 2006). It minimally organizes and describes data in rich details (Virginia & Victoria, 2006). Thematic analysis can be customized to the needs of a study (Crabtree & Miller, 1999; King, 2004).

Data analysis primarily started with making of short field notes, memos, and transcribing of recordings (Mertens, 2010; Patton, 2002). All interviews were transcribed and read at least twice for accuracy and consistency. Reading through the transcripts also marked the first phase of analysis since the researcher familiarized himself with the data and started generating codes from transcripts and field notes. congruent codes and codes of subject agreement were merged in to themes and subthemes (Maguire & Delahunt, 2017). Types of self-employment enterprises undertaken by PWDs, facilitators of self-employment for persons with disabilities and barriers to self-employment of persons with disabilities were. The themes inherited from conceptualization and literature review stages. Codes that were fraternal to those themes were subsequently bracketed together and fractioned in to subthemes for in-depth analysis. Each theme and subthemes were then espoused with direct support quotes from participants.

From the theme types of self-employment undertaken by PWDs, Retail trade, skill services and labour intensive undertakings; were identified. From the theme barriers to self-employment of persons with disabilities, financial barriers, societal barriers and personal barriers; were identified. From the theme facilitators to self-employment of PWDs, pull factors were identified. Each subtheme was expounded using example of enterprise under it and supported using direct

quotes from participants.

3.8. Trust Worthiness and Rigor

Data trust worthiness or rigor of a study refers to the degree of confidence in data, interpretation and methods used to ensure the quality of a study (Polit & Beck, 2014). This study ensured data trust worthiness by rigorously observing the four principles that underpin qualitative study i.e. credibility, dependability, transferability and confirmability.

Credibility is the non-positivists equivalent concept of validity (Shenton, 2004). Credibility refers to the degree to which findings are congruent with reality. To achieve data credibility, the study adopted data gathering, analysis and interpretation methods that are well established in qualitative research. All methods for operationalizing the study were derived where possible, from comparable projects which had successfully employed these methods and all methods employed were duly acknowledged.

Shenton, (2004), writes that transferability is concerned with the extent to which the findings of one qualitative study can be applied to another situation. Shenton, (2004) recommends that providing sufficient study context information is the best way to achieve this principle. To achieve transferability, sufficient contextual information on the study field area or study setting has been provided in order to allow readers make context-sensitive transfer of findings to any similar context or situation.

Dependability on the other hand refers to the extent to which similar result can be realized if the same study is repeated with the same methods and with the same participants (Shenton, 2004).

Confirmability refers to the extent to which findings are results of experiences and ideas of informants and participants, rather than characteristics and preferences of the researcher.

(Shenton, 2004) suggests that use of overlapping data collection methods and acknowledgement of the main interpretation disposition or paradigm used. To achieve dependability and confirmability, overlapping data collection methods i.e. focus group discussions, key informant interviews and desk reviews were employed to provide dataset diversity. Each dataset was subsequently checked with another data realized from other data collection methods. The methodological paradigm employed to collect and interpret data (constructivist research paradigm) was acknowledged.

3.9. Ethical Considerations

The research process was fashioned to adhere to all research ethical standards. The following standards were stringently observed.

Voluntary participation of the research participants was highly prioritized. The researcher expansively explained to the respondents, the purpose of the study, thus offering each respondent the substantial room to liberally decide whether to participate in the study or not.

The researcher also firmly committed to the principle of 'informed consent'. The researcher sought permission from the participants; thus, making every participation a consensual one.

In relations to anonymity, concealment of participants' identity also formed part of the ethical standards that was observed during and after the study. Where respondents preferred to have their identities concealed or coded, the researcher duly honored such appeals.

The principle of confidentiality was also strictly adhered to. The verbal appeal to participants that their input in the study shall be strictly confined to the academic purpose and where confidentiality is required it shall be guaranteed; was firmly honored by the researcher.

The above ethical standards were observed by the researcher throughout the entire research process all participants also consented and permitted the researcher to publish the findings of the study as per the ethical convention.

CHAPTER FOUR

RESEARCH FINDINGS

4.0. Introduction

This chapter presents the results of data collected from the field in accordance with the research objectives, design and methodology laid out in the previous chapters. The main purpose of the study was to examine the barriers and facilitators to self-employment of persons living with disabilities, with particular reference to Gulu district. In this chapter the results were analyzed thematically within the context of the literature reviewed. Presentation is arranged according to the objectives of the study and thematic patterns deduced from field data.

4.1. Participants' Characteristics

Some of the participants' characteristics the study took into consideration included; gender, age, marital status, types of disability, number of children of participants, formal employment history, and education level of the respondents. Participants were asked to provide the above information and the findings are summarized below according to the various categories:

**TABLE II: SUMMARY OF PARTICIPANTS' CHARACTERISTICS-FOCUSED
GROUP DISCUSSION IN UNYAMA SUB-COUNTY WITH SELF-EMPLOYED
PERSONS WITH DISABILITIES**

Assigned reference	Sex	Age	Disability	Cause of disability	Highest education attained	Occupation/s self-employment	Formal Employment Held Before	Marital status	No. of Children
Prt1	M	33	Hyper nasal speech	Congenital-abnormal birth	P.3	Stone quarrying	N/A	Married	4
	M	59	Upper Limb paralysis	“sorcery”	S.2/certificate in store keeping	Commercial farmer	LC III Councilor for PWDs	Married	7
Prt3	F		Amputated left leg	Landmine accident	P.5	Farm produce vender	N/A	Married	5
Prt4	F	26	Blindness	Unknown	P.6	Stone quarrying	N/A	Married	4
Prt5	F	43	Mute & deaf	“cerebral malaria”	Non	Commercial farmer	N/A	Married	9
Prt6	F	50	Paralytic	Unknown illness	Non	charcoal vending	N/A	Unmarried	0
Prt7	F	65	Paralyzed left leg	Vessel tear from farm accident	P.2	Vegetable vending	N/A	Widow	4
Prt8	F	51	Hearing impairment	Unknown illness during infancy	p.1	Vegetable vending	N/A	Widow	3
Prt9	F	48	Blindness	Measles during infancy	p.6	Vegetable vending	N/A	Married	7
Prt10	M	46	Amputated right leg	Landmine accident	P4	Shoe repair	N/A	Married	4

In the Focus group discussion conducted in Unyama Sub County with self-employed persons with impairments, 10 persons with impairment participated in the discussion. Six participants had physical impairments, two had hearing impairments and two had visual impairments. Seven participants dropped out of primary school, and only one participant had completed primary education but did not complete secondary school while two participants did not go to school at all. Only one participant had an experience with formal employment. Seven participants were married, two were widowed and 1 was unmarried. Except one participant, all participants had children and the number of children ranged from 3 to 9.

**TABLE III: SUMMARY OF PARTICIPANTS' CHARACTERISTICS-FOCUSED
GROUP DISCUSSION IN PECE DIVISION WITH SELF-EMPLOYED PERSONS
WITH DISABILITIES**

Assigned reference	Sex	Age	Disability	Cause of disability	Highest education attained	Occupation/ Self-Employment venture	Formal Employment Held Before	Marital status	No. of children
PRT21	M	27	Deafness	Not diagnosed	S.2	Motorbike mechanic	N/A	Not married	0
PRT22	F	29	Amputated lower limbs	Landmine accident	s.4	Hair dresser	N/A	Not married	0
PRT23	F	33	Deafness	Unknown illness during infancy	P.6	Vegetable vending	N/A	Married	4
PRT24	F	28	Blindness	injury from bomb blast	p.5	Clothe vending	N/A	Not married	0
PRT25	F	27	Paralyzed right leg	Polio	S.3	Hair dresser	N/A	Not married	1
PRT26	M	28	Paralyzed left leg	Unknown illness during infancy	P.7	Phone repair	N/A	Not married	0
PRT27	M	37	Paralyzed lower limbs	Not diagnosed	S.2	Phone repair	N/A	Married	5
PRT28	M	30	Amputated lower limbs	Landmine accident	S.6	Phone repair	N/A	Not married	0
PRT29	F	29	Deafness	Malaria	P.7	Vegetable vending	N/A	Married	3
PRT30	F	31	Paralyzed leg	Polio	s.3	Hair dresser	N/A	Not married	0

In the Focus group discussion conducted in Pece division, with self-employed persons with impairments, 10 persons with impairment participated in the discussion. 6 participants had physical impairments, 3 had hearing impairments and 1 had visual impairments. 4 participants dropped out of primary school, 6 participants had completed primary education but 4 did not complete secondary school while 2 participants sat for Uganda Certificate of Education and Uganda Advanced Certificate of Education respectively. None of the participant had any experience with formal employment. Only 3 participants were married, while 7 were unmarried. Only 4 participants had children and the number of children ranged from 1 to 5 while 6 participants had no children.

**TABLE IV: SUMMARY OF PARTICIPANTS' CHARACTERISTICS-FOCUSED
GROUP DISCUSSION IN GULU DISABLED UNION WITH NON-EMPLOYED
PERSONS WITH DISABILITIES**

Assigned reference	Sex	Age	Disability	Cause of disability	Highest education attained	Occupation/employment venture	Formal Employment Held Before	Marital status	No. of children
PRT11	M	56	Amputated lower limbs	Landmine accident	p.6	N/A	N/A	Married	4
PRT12	F	21	Blindness	Measles during infancy	p.5	N/A	N/A	Not married	3
PRT13	M	46	Lower limb paralysis	Unknown illness during infancy	N/A	N/A	N/A	Divorced	7
PRT14	F	23	Deafness	Not diagnosed	p.7	N/A	N/A	Married	3
PRT15	M	35	Blindness	Not diagnosed	S.1	N/A	N/A	Divorced	1
PRT16	M	27	Blindness and hard-of-hearing	Not diagnosed	s.6	N/A	N/A	Not married	0
PRT17	M	26	Deafness	Head injury from torture	P.3	N/A	N/A	Not married	1
PRT18	M	30	Amputated left leg	Motor accident	p.7	N/A	N/A	Not married	3
PRT19	M	43	Amputated right leg	Landmine accident	P.5	N/A	N/A	Married	3
PRT20	M	32	Paralysis	Undiagnosed	P.3	N/A	N/A	Unmarried	0

In the Focus group discussion conducted in Gulu disabled persons' Union office, with non-self-employed persons with impairments, 10 persons with impairment participated in the discussion 8 men and 2 women. 5 participants had physical impairments, 2 had hearing impairments and 3 had visual impairments. 8 participants dropped out of primary school, 1 completed secondary school education while 1 participant did not go to school at all. None of participant had any experience with formal employment. Only 3 participants were married, 2 were widowed and 3 were unmarried while 2 were divorced. Except 2 participants, all participants had children and the number of children ranged from 1 to 7.

TABLE V: SUMMARY OF PARTICIPANTS' CHARACTERISTICS-KEY INFORMANTS' INTERVIEW WITH SELF-EMPLOYED PERSONS WITH DISABILITIES IN THEIR RESPECTIVE HOMES

Assigned reference	Sex	Age	Disability	Cause of disability	Highest education attained	Occupation/employment venture	Formal Employment Held Before	Marital status	No. of children
PRT31	M	33	Blindness	Bomb blast injury	Bachelor's degree	Owning and managing private kindergarten	Community based social worker	Married	2
PRT32	M	35	Blindness	Measles	Bachelor's degree	Bee product manufacturing	Community based social worker	Married	4
PRT33	M	40	Paralysis	Spine injury from motor accident	S.4	Grain mill ownership	N/A	Divorced	4
PRT34	F	37	Amputated left leg	Landmine accident	S.5	Clothe vending	Councilor representing for PWDs	Married	5

Four (4) key informant interviews were conducted with persons with disabilities who had long history of self-employment. 3 men and one woman participated and were individually interviewed from their respective homes. Out of the four, two were visually impaired, one was deaf and another was living with physical impairment. 2 had bachelor’s degrees while the other 2 had Uganda certificate of education. 3 were married while 1 had divorced. All except 1, had been employed in a formal job before. Their ages ranged from 33 to 49 years. All of them had children number ranging between 2 to 5.

TABLE VI: SUMMARY OF KEY INFORMANTS’ INTERVIEW WITH COMMUNITY SERVICE OFFICERS (COMMUNITY DEVELOPMENT OFFICER) IN THEIR RESPECTIVE OFFICES

Assigned reference	Sex	Age	Disability	Cause of disability	Highest education attained	Occupation/ employment venture
CDO1	F		N/A	N/A	Bachelor's degree	N/A
CDO2	M		N/A	N/A	Bachelor's degree	N/A

Two (2) Community Development officers were subjected to a key informant interviewed; a man and a woman. Both of them were University graduates. Their interview guide did not have many bio-data probing questions.

4.2. RQ 1: Types of self-employment

Regarding the form of businesses persons with impairments engaged in, participants were asked to mention what types of self-employment they were engaged in and what influenced their choices. This study then uncovered that persons with impairment largely occupy the bottom end of the self-employment pyramid. The self-employment undertakings all fell within the small scale enterprises. Most participants attributed their engagement in small scale self-employment enterprises to the small capital requirement of these businesses.

Small business enterprise is an enterprise where management is independent, usually the managers are also owners, capital is supplied and ownership is held by an individual or a small group. Their area of operations is mainly local and workers and owners are in one home community. They are characterized by entrepreneurs or private persons that trade on markets, provide small scale individual services and amenities. It is mostly self-employed people who do their business in order to survive and mostly do not have too much ambitions to expand. (Musabayana, n.d.)

In this research, it was found that owners of those enterprises ran the undertakings with the cardinal goal of subsistence survival. This voice below brings out the subsistence survival goal line of these types of business “I sell charcoal and now what business plans can I have? If I can get soap and cooking oil that is enough”. (Prt6: A paralytic woman during a focus group discussion).

This voice was in response to the question that was prompting participants to state the plans they have for the growth of their business. Majority of participants had similar viewpoints, which denotes the low ambitions that these ‘entrepreneurs’ hold.

For purpose of analysis and reporting, forms of enterprises mapped up in the study were settled in to retail trade; skill services and labour-based enterprises as thematic categories of enterprises. They are thus presented in those assumed thematic categories as follows:

4.2.1. Retail Trade

Under this kinds of businesses, individuals were involved in buying common everyday goods from either production lines or wholesalers in small bulks and reselling them to final consumers for small profits (Sansone & Colamatteo, 2017). Forms of these retail businesses are discussed below

4.2.1.1. Vegetable selling

Selling everyday vegetable was found to be a common self-employment undertaking. The business was largely occupied by female PWIs. PWIs in this line of business buy fresh fruits and vegetables from gardeners in bulk and resell in smaller quantities in the village fresh fruits and vegetable markets or trading centers. The capital requirement for this type of business could be as small as 5000 Ugandan shillings as explained by this female participant in a focused group discussion; “I started my struggle in the market after weeding in people’s farms and saving about 5000” (Prt23: a female participant with Hearing impairment during a focused group discussion)

The main challenge in this business as admitted by its occupants is moving the long distances to locate vegetable gardeners as explained by this female participant; “The problem is with walking. Our counterparts who are normal can walk long distances and get the best vegetables and for us we have to send them, and sometimes they are jealous” (Prt7: a female participant with physical impairment during a focused group discussion).

4.2.1.2. Charcoal vending

Charcoal vending is equally a very widespread enterprise line among persons with impairments. Venders establish contacts with charcoal producers or middle traffickers from whom they buy in smaller bulks. They then resell to final users in everyday markets or from home. The main challenge faced by these venders as found out was similar to those of their counterparts in vegetable vending. With tons of restrictions and anti-charcoal productions ordinances and regulations at the time of the study, middle traffickers and producers operate under cover and hence difficult to contact. Wholesale terminals are far and persons with impairments like physical and mobility impairments shaded significant efforts before they can establish contact with these middle traffickers or producers. This effortful experience is well brought out in this voice; “the government wants to arrest the burners so they do their work from the bush and I cannot reach there, so I have to send someone, when all the children are in school, there is nothing I can do” explained PRT6, a woman with physical impairment.

Capital requirement for this form of retail undertaking can be as little as 5,000 Ugandan shillings as explained by participants in this line of business.

The two were the most pervasive forms of retail businesses but others included selling garment/clothes, and crop produce like beans, cowpeas among other produce.

4.2.2. Skills Based Services

Enterprises that settled in this tier were those undertakings that involved trading everyday services rather than goods. Majority of PWIs who were trading services were dispensing such services that did not require high academic standards or formal professional services. Services included platitudinal everyday services like hair dressing and salon services, phone and shoe repair among others. A few of these services are discussed **below**.

4.2.2.1. Phone repair

PWIs in this line of business were largely males. They operate small phone repair stalls in trading centers and other busy terminals such as bus stops. The capital requirement for this kind of business is a little larger and could range from 150,000 to 200,000 Ugandan Shillings as disclosed by this male participant; “We applied for special grant and I got 150,000 and that’s what I used to open my business” (Prt27: a male participant with physical impairment during a focused group discussion)

The main challenge with this business as explained by the occupants is that the capital put in the business is too small and they can hardly compete with well-founded stalls. Another male participant said; “spares like for Samsung are very expensive and I cannot put them in my shop but people who got enough money to start will put them and you cannot compete” ((Prt26: a male participant with physical impairment during a focused group discussion)).

4.2.2.2. Hair dressing

Occupants of this enterprise are largely women and they work in groups. The groups are composed of PWIs only. The capital requirement also ranged from 200,000 to 300,000 Ugandan Shillings; as explained by this female participant; “I got 150k from the special grant then my friend here also got the same amount. Then we combined our money and started a salon together” (Prt25: a female participant with physical impairment during a focused group discussion)

The main challenge in this business as expressed by participants was discrimination from service users. A female participant stated that they are discriminated against; “people prefer normal people, they read the sign post, they enter, and they see you and they ask where the hair dresser is,

when you say it's you, they just walk away quietly" (Prt22: a female participant with physical impairment during a focused group discussion)

The two were the most prevalent forms of retail skill based services but others included motor bike repairs, shoe repair and shining.

4.2.3. Labor Intensive Undertakings

These undertakings ranged from stone quarrying to subsistent agriculture. Occupants of these enterprises like others mostly chose these undertakings because of the small capital requirement of these undertakings. With a few exceptions, majority of participants who were employed in agriculture used elemental farming tools and consumed a great proportion of their outputs and sold only surplus.

4.2.3.1. Stone Quarrying

This study found that both men and women were involved in this undertaking which involve breaking of rocks and stones in to building aggregates to make building materials for sale to construction workers.

4.2.3.2. Subsistent Agriculture

Some participants were involved in some form of farming by cultivating their own gardens in order to produce food mostly for home consumption although it was foud that some participants sold part of the output to acquire money for other basic needs. This undertaking was also undertaken by both men and women alike.

The large capital requirement for larger ventures were mainly the e reason for the confinement of these persons with impairments in small enterprises. Some participants indicated that they severely lacked the required understanding to operate larger businesses. The voice below testifies

to this also said they could not operate larger businesses; “I sell my things from home because if you go to the market, they collect 500 shillings from you even if you don’t make any sale. (ibid). The result of this home based operation is low business publicity and low profit margin. These persons with impairments care very little about any extensive publicity because the prime goal line for the business is a small return for subsistence survival.

Many participants also attributed their choice of small size business to the small capital requirements for these types of business as typified by the voice below;

I do stone quarrying because it was what I could do with the 5000 shillings I got as capital for registration. I and my husband could be running a shop in the village selling household items but we would need up to 200,000 shillings for that. My husband tried getting a loan from (mentions the institutions’ name) but they said it was difficult to talk to him because he has a speech problem. (Prt4: a blind woman during a focused group discussion).

This means majority of persons with impairments are confined to small sized businesses because of the extreme difficulties they encounter in accessing regular credit schemes and because of other challenges unique to living with impairment that regards accessing startup capital.

A community development officer who participated as a key informant admitted that most PWIs are, most of the time confined to small businesses. She however attributed this to the impairments that these persons have so they cannot operate large businesses. “Most of them do small, small things because you know they cannot move long distances and they can easily be cheated. That’s why we always encourage their families to support them”. (CDO: during a key informant interview). This appears to suggest that many persons in the society think of persons with impairment as less capable because they are living with impairment, rather than because of other deficits.

This study established that majority of PWIs live extremely isolated lives and are cut out from processes in their societies. As a result, the lack of social capital or knowledge of opportunities is highly pervasive among them. A community development officer interviewed acknowledged this and explained that “persons with impairments don’t turn up for community meetings most especially if it’s not exclusively for PWDs”. (CDO2: Community development officer during a key informant interview). This means education serves is a great deal of advantage in creating avenues for networking and getting hold of information about opportunities available.

All in all, persons with impairment who participated were operating small sized businesses.

4.3. RQ2: Barriers to self-employment

In order to examine the barriers that persons with disabilities face in joining self-employment and maintaining self-employment, participants with impairments were asked to share their experiences and challenges they face in starting and managing/ running their business. Community development officers were also asked to comment on challenges that persons with impairment face in their community in setting up and running their own business. Persons with impairments who were not self-employed were also asked to mention what constrained them from starting up and running a self-employment business.

This study realized that persons living with impairment face a broad range of barriers to self-employment. Majority of these barriers lie in the systemic and structural circumstances and setups of avenues for self-employment, and negative attitudinal predispositions of societies that persons with impairment reside in. These findings strongly resonate with the core tenants of the social model of disability, the theoretical context that guided this study. On top of those barriers that are experienced because of the negative systemic, structural and societal proclivities however, some barriers that curtailed persons living with employment from entering or

remaining in self-employment were found to be upshots of individual attitudinal and capability deficits. This encounter does not serve to invalidate the social model of disability but is rather expressive of the fact that impairment, disability and community life is such a complex question that cannot be adequately appreciated with a single paradigm thus a more holistic or eclectic approach is required. To ease analysis and reporting, barriers were grouped in to financial barriers; societal barriers and personal Barriers. They are discussed below.

4.3.1. Societal Barriers

This category includes all such circumstances and factors that stem from disabling features of the societies or micro and meso institutions with which PWIs interact every day. This cataloging might not be exactly accurate but it offers the exclusive opportunity to appreciate all the barriers of societal dimension. They range from consumers' discrimination to lack of access to land. They are discussed below.

4.3.1.1. Consumer Discrimination

Results from this study reveals that people living with impairments attempting self-employment often get discriminated against by their potential consumers or business audience. Participants who attempted or were engaged in business reported being distinguished unfavorably and avoided or wrongly targeted by their potential audience. This voice is from such a participant.

Businesses for persons with disabilities suffer lots of discrimination. Some consumers when they see you arrive with your product what comes to their minds is how dirty or substandard your things are. But there are so many development partners out there willing to support persons with disabilities. (PRT7: a physically impaired woman who sell vegetables).

PWIs are unfairly targeted or dodged by their potential customers. This killed the spirits of those persons with impairment who had started business and discourages those persons with impairment who were yet to join self-employment. A key informant actually confirmed this

phenomenon in this statement: “If persons with disabilities were competing well I think the story would be different. But now you see they also buy what others have just left so they make this problem of discrimination worse”. (CDO1: in a key informant interview). This means without special market advantages, PWIs lack the generic capacity to compete with their counterparts without impairments. Which only serves to exacerbate the situations of PWIs.

4.3.1.2 . Limited access to land

The study found out that living with impairment makes victims very vulnerable in circumstances of land dispute, or where physical means are used to defend or claim land possessions. Of all the barriers discussed thus far, the access to land is the one barrier that can be considered to be closely related to the effects of the war that was in the region. Persons with impairments especially women, were blatantly and violently forced off their land by other persons without impairments or in some instances their attempts to return to their lawful possessions were met with violent resistance this made establishing self-employment business like farming impossible for some persons with disabilities. The voice below is from such a participant victim;

Painful one for me is about land. After the war I wanted to go back to where I was married and settle but my husband’s relations told me that no, I am now helpless. First of all, they said that my husband had already died in the war and that there is no land for me. And yet me and my late husband had got 3 children which should have given me the right to own a Piece of land in my marital home. But they said I am disabled and there is nothing I can go to do there. There is no land for me so I am stuck here and I am renting. They are very cruel and violent I cannot take chance with them. (Prt7; a woman with physical impairment during a focused group discussion).

Some participants with visual impairments admitted to being forced off their lawful possessions because they could not see boundary markers or physically fight of land grabbers. “I left the village when I was still seeing. Now time for returning I cannot see. And the elders have gone.

My two brothers who could have helped me all died in the war. So I just gave up”. (Prt15: a man with visual impairment during a focused discussion).

This ordeal probably demonstrates profoundly the direct relationship between impacts of conflict and self-employment and access to means of production. “We try to help persons with disabilities but you know the police is far from here and we are also not supported very well. Yet those conflicts can be very violent”. (CDO2: Community Development officer during a focused group discussion.)

In the post-conflict Gulu district, resettlement was fast and government structures and functional judiciary is not reaching communities fast enough. In the rampant land conflict, PWIs are the most vulnerable.

4.3.1.3 . Limited skills training opportunity

Persons with impairments in Gulu District were found to be facing severely limited opportunities for accessible skills training. Those that were self-employed were operating with casual, hit-or-miss and ineffective skillsets. The absence of business skills meant the fear of risks, negative self-concept, was quite profound among individuals in this category. This all together prevented people from starting or remaining in business.

I have never received any skills training in relations to business. All the skills I currently use; I could say I taught myself. You have to rely on your judgment and say if I invest in this thing, shall it give me a good profit? (Prt3: a woman with physical impairment during a focused group discussion with self-employed person with disability).

This kind of circumstance mean for those persons with impairment who have overcome the fear of starting business, they face significant challenge in operating competitive business because of the lack of required skills. It is sheer desperation that force persons with impairment in Gulu to start business most times and it is a hit-or-miss here. It best comes out in the voice below;

For me I did not get any training and it was hardship that forced me to start this kind of business. I went to people's farms and labored till I saved some money. No help and no training. I just want to keep it running, so long as it allows me to eat. (Female Prt6: a woman with physical disability during a focused group discussion with self-employed persons with disabilities).

The lack of business skills training means the undertakings of persons with impairment often lack any ambitions or business aspirations to expand or look beyond subsistence. In fact, the community development officer who was a key informant in the study lamented the general lack of skills training opportunities for persons living with impairments in her jurisdiction. She stated;

I have never seen or done any training for self-employment since I started holding this office. Because the training should go hand in hand with equipping persons with disabilities with tools and capital yet we don't have those things. Because after training they should start something. We have not been able to do that. (CDO2: A Community Development Officer during a key informant's interview).

Another key informant stated that Besides establishing cross-disability unification amongst persons with disabilities of a given community, promoting inclusive organizational environments for persons with disabilities and increasing awareness level in mainstream society, community-based rehabilitation officers also have the responsibility of conducting disability training and mentoring so that persons with disabilities can participate in mainstream society with relative ease. He however stated that most community service workers such as community development officers do not undergo special training to handle persons with disabilities. Majority of non-self-employed persons with impairments who participated in the study lacked even the most fundamental business knowledge. Some individuals lacked even the most basic capacity to appreciate the most elementary business fundamentals such as numeracy, record keeping, essence of credit access etc. Again, lack of managerial and business operationalization expertise might explain the concentration of persons with impairments at the lower end of the self-

employment pyramid. “Majority of PWDs don’t have the ability to go to school. You know for them they have to be carried around. So, we don’t have those funds for building special vocational schools or providing special support (CDO2: A Community Development officer of a sub county during a key informant’s interview.).

4.3.1.4 . Lack of Access to Information

Participants were asked if they were aware of any government policy or way government is trying to leveraging self-employment of persons with disability and data from the study revealed that most participants interviewed were not aware of the government support centers or initiatives of supporting the businesses that are managed and operated by person living with disabilities.

It was further established that persons with disability are sometimes unaware of the available opportunities for self-employment. They lack information about credit facilities, government programs and other grants that they would have otherwise benefited from. For example, in an interview with a community development officer acting as a key informant, it was found that persons with disabilities were not aware of government programs at the district because they do not attend community meetings. “I can say they are not very aware because when we call village meeting some of them don’t come. They want the “*rwodi-kweri*’ to move door to door before they come. So, the level of awareness is low. (CDO2: Community Development Officer)

Participants with hearing impairment lamented the level of isolation they face because of lack of interpreters in communities where they live in. Even government initiatives intended for PWIs hardly consider enlisting interpreters so that persons with hearing impairment are reached.

For me I cannot hear about anything so long as the children are in school. Nobody knows sign language so nobody talks to me about anything. For us we can’t hear

anything. Those things of the whites and the government? We don't know. Who can talk to you about government things from the village here? Who will come from town up to the village to talk to you about government things? (Prt5: a woman deaf woman during a focused group discussion with self-employed persons with disabilities).

This is further compounded by the fact that administrative headquarters where such government programs are managed from are often very far away from villages and there aren't extension workers to bridge the distance between offices and the peoples. The participant in the voice below lamented the distance between headquarters of services and PWIs;

For me I heard about the special grant but nobody called us for any meeting to talk about it. So I heard about it once from the sub county and nobody came to us again to talk about it. Nobody called us for any kind of meeting. (Prt4: a woman with visual impairment during a focused group discussion with self-employed persons with impairment).

4.3.2. Personal Barriers

These are circumstances and factors that are viewed as upshots of individual deficits in pursuit of self-employment. While the social model of disability is tilted towards a more ecological disposition for appreciating disability, this study established there are elements of limitations that could be directly linked to individual debits. They include such limitations as low self-esteem and lack of interest. While this does not render the theoretical framework invalid, it reinforces the conversation that a more eclectic approach is required to appreciate this subject in utter completeness. These barriers are discussed below

4.3.2.1. Low self-esteem

When faced with the choice to either enter self-employment or stay put, persons with impairments may be concerned about their functional disabilities, perceived inabilities, self-stifled esteem etc., which push them to stay put. It is this self-engendered sense of cravenness and fear to take business risks that in this context is termed as self-exclusion. There might be no

other proposition to explain this sense of extreme pessimism and cravenness except the effects of living with impairment and facing limited opportunities almost all lifelong. Some participants admitted to being afraid to take up self-employment ventures because they think it was impossible for them as persons with impairments to take up business responsibility. “I am thinking about those kinds of things but I think they are difficult for us with disability. (Prt14; a deaf person during a focus group discussion with non-self-employed persons with impairment)

For me there are two things stopping me from getting loan for capital making me to stay at home. First, I have never tried to borrow money or get a loan because I know no one will give me money as a disabled person. Second why must someone give me money and or help and expect pay back? If someone is willing to help me they should do it knowing that they are helping a disabled person and there should be no payback because I am needy. (Prt13: a man with physical disability during a focused group discussion with persons with impairment who are not self-employed)

It is clear that in the two voices above, the individuals are the likely target of blame (and partly rightly so) for the self-concept of a needy person. But this might be a culmination of living on handouts for the entirety of one’s life, contact with stories of discrimination against persons with impairment seeking loans, etc. A multidimensional approach that looks at both the domain of the self and the domain outside of the self might be best appropriate for **fixing this**.

4.3.3. Financial Barriers

Arguably the most profound of all the barriers, this study catalogues all such barriers that translate to dearth of sufficient abilities to afford the prerequisite startup money to join or start any meaningful enterprise in to financial barriers. This cataloguing provides the opportunity to appreciate all such circumstances and factors that result in the similar outcome i.e. lack of money for starting or joining business. Some of these barriers stem from disabling features of societal setups while others come from personal deficits. They are discussed below.

4.3.3.1. Lack of start-up capital

Results of this study showed that limited access to start-up capital made it difficult for persons living with impairments to start up. While lack of capital is the foremost barrier to self-employment even for the regular persons or persons without impairments, for most persons with impairments interviewed, the lack of capital experienced by these persons could be directly traced to living with impairments. This voice is from one such participant;

Right now, I think I would go and start dealing in crop produce, I feel like doing something because it is increasingly becoming difficult to beg from other people. But I can't start that business because there is no capital. My dad has some money I think but he thinks I will be cheated when I start business because I don't see, so when he gives me capital, it is just going to be wasted. (Female Prt12: a female with visual impairment during a focus group discussion with non-self-employed persons with disabilities)

From the voice above, it is clear that living with impairment further impedes victims' chances of accessing capital because not so many people value them beyond their disabilities, even in their own families. This makes it comparatively harder for persons with impairments. This kind of negative sentiments compound the other barriers to capital that are generic to living in a poverty-stricken area like northern Uganda. The Community Development Officer in her voice below has confirmed that lack of access to capital is a big challenge to persons with disabilities who wanted to start their own businesses:

We have funding opportunities like the special grant but they are not enough. The guideline is that a group should have only 15 members and each group gets just about 1.5 million shillings. but funds can be available for only 10 groups. So, capital is a challenge (CDO2: a community development officer during a key informant interview). We get applications for 30 groups in the municipal

This means funding opportunities that are available are still quite limited.

4.3.3.2. Lack of access to microcredit finance

The findings revealed that access to credit finance is one of the roadblocks encountered by those persons with impairment who aspire to become self-employed this worsens lack of startup capital as discussed above. When asked about to share their experiences about getting loans from financial institutions, the people living with impairment revealed converging views on the hardships they meet in the process of trying to get assistance from micro-credit facilities. They argued that the manner in which loans are given in the financial institutions are so discriminative of the PWDs in that the creditors look at them as incapable of using the money productively and thus unable to pay back. One of the key informants commented that; “There are lots of challenges especially with micro-finance. They have a lot of doubt on persons with disabilities and it is hard to get a loan, they even require a lot of collateral security. And there is the problem of high interest rates”. (CDO2: Community development officer from a sub county during a key informant interview).

Another participant narrated that microcredit facilitators do not put in to consideration the unique qualities of PWIs. Instead, they unfairly evaluate persons with impairment. The voice below is from a participant who faced such unfair evaluation;

I tried getting a loan from... (mentions the institution). The first time I went there they told me to go back another day. So, the next day I went back I met the loan manager he interviewed me and I answered everything. He asked me the size of the loan I wanted and I told him only 100,000 shillings. He asked me the reason for the loan and I told him for agriculture. And then when I told him for agriculture he said no you cannot do agriculture and so you cannot get this loan. How will you pay back? (Prt2 a physically disabled man during a focus group discussion)

This encounter demonstrates the prejudicial labeling that sometimes microcredit institutions attach to persons with impairments. Another participant submitted that the first question he was

asked when he approached a lone office was how he was going to repay the loan when he has a visual impairment.

I have actually had the worst experience with getting a loan. First of all, when you go to an institution, they look at your disability. They asked me “you are disabled, how you will repay the lone?” Very many banks wanted me to first bring a relative who is not disabled so that when I fail, they (my relatives) would be held accountable. And so many banks did not give me loan. To me that was quite discriminating. Up to three banks did not give me the loan even after presenting all requirements. Pride finally gave me the loan but they added an extra condition to my terms. They asked me to bring my appointment letter and sent me for a recommendation letter from my employer, which was not a requirement for the type of loan I was seeking. (Prt33: a man with visual impairment during a key informant interview)

In the focus group discussions with people with disabilities who were not self-employed, a number of participants indicated that they are not regarded as capable of starting and managing business so they are denied loan services out rightly. The voice below is from a female participant;

I went to the bank and the lady who was registering people simply told me that I should go to the union for persons with disabilities and inquire if there are no financial assistance for us, because for them they give loans for business people only. As if I had gone to get money for food. (Prt24: a Female participant with visual impairment during a focus group discussion with self-employed persons with disabilities).

This indicates that some microcredit and banking institutions do not even believe PWIs are capable of starting and running businesses.

4.4. RQ3: Facilitators of Self-employment

In order to ascertain the facilitators of self-employment participants with impairments were asked to state the followings: what motivated them to engage to start self-employment businesses. What support they received in regard to starting and running their self-employment business with emphasis on skills training and financial support. Whether they were aware of any

financial schemes or grant and government policies for promoting self-employment of persons with disabilities. Their experiences in accessing loans/microcredit facilities were also sought. All the participants were asked to give their opinion on what they thought should have been done to promote self-employment for persons with disabilities. Community service development offices i.e. community Development officers were also asked to state what roles they were playing in promoting self-employment of persons with impairment.

In response to the above questions it was found that a number of facilitators to self-employment exist and some persons with impairments were enjoying/or wished to enjoy. These facilitators were as discussed below:

4.4.1. Push factors

Push factors relate to lack of opportunities that poses a threat to the lives of persons with impairment and made them to rush to self-employment as a safety net.

4.4.1.1. The Need for Economic Independence

While the present study did not set out to explore the bi-directional relationship between disability and poverty and probably what empirical evidences support the relationship, it was impossible to construct the picture of self-employment and disability without poverty and economic hardship in the end picture. Many participants attributed their decision to seek self-employment due to the hardship and dependence they perpetually faced prior to starting their own business that prompted them to startup self-employment business in order to become economically independent as seen in the voice below.

I Was eating once a day because that is what my brother who was looking after me could afford. Then He got tired and asked me to find my way out of his home. He chased me from home saying he could not feed his children, his wife and also his sister and his sister's children. That was the time I realized I needed to start

doing something for myself so I can become independent. (Prt3: a woman with physical impairment during a focused group discussion).

Some participants were motivated by the displeasure of being dependent on others for economic support. I started working for myself because I was tired of begging. Sometimes if you beg from people they are very cruel to you, they are just very rude so I got tired of that and I wanted to work for myself". (Prt34: a woman with hearing impairment during key informant interview)

It almost hardly makes sense to talk about independence in the context of disability in the poverty rammmed area like Northern Uganda. Living with impairment or "disability" in most people's mind is synonymous with dependence. Dependence on one's family, on donations from charities, dependence on the medical professions and other so called "disability experts." All these syndromes of dependence revolve around the blatant rate of poverty and economic hardship that living with impairment results in. this statement is supported by the voice below;

PWDs are generally poor but we encourage their family members to support them and provide for them. The best support should have been those things like capital so that they become independent but it is not there. We don't have resources. So we tell families to support their members who are disabled to start something for themselves. (CDO2: a Community Development officer during a key informant interview).

This concession means that community based services offices for PWIs are not equipped to address the endemic economic vulnerability of persons with impairments. It however shows that many persons leaving with impairment choose self-employment as the only avenue out of abject economic vulnerability.

4.4.1.2. Displeasure of working for others

To this end, one of the most important factors that drive persons with disabilities to opt for self-employment was identified as displeasure of working for others and discrimination. Working for other people was found to be very difficult because poor working conditions characterized such

work and hence necessitated a change that was only possible through self-employment. The voice below demonstrates how dreadful it was to work for others;

The reason I started stone quarrying because it was very difficult to go and work in people's farms. Just not pain at all. You could work from morning to sunset come back home with 2000 shillings. That was too little. So, I decided to go to the quarrying side and work for myself. (PRT4: a woman with visual impairment during a focused group discussion with self-employed persons with disabilities).

4.4.2. Pull factors

Pull factors relate more to incentives within individuals and the society that made self-employment possible for individuals with the ability to accommodate their individual's lifestyle needs. A number of pull factors enabled persons with impairment to join self-employment and they are discussed below

4.4.2.1. Business Knowledge

Participants were asked whether they had received any support in terms of training in starting and managing one's own businesses in order to determine whether they had acquired some business knowledge. Community service officers i.e. the sub county Community Development officers were also ask if they were aware of any training opportunities for equipping persons with disabilities with self-employment business skills, it was found that possession of business knowledge was found to be one of the necessary conditions for entrepreneurial intentions, perceived feasibility is not fulfilled if people neither believe in their own skills nor in good business opportunities, it should be impossible for those individuals to develop the intention to start their own business, let alone to become entrepreneurs. Many participants indicated that they had undergone some forms of business training so they felt less anxiety when choosing to start self-managed businesses.

The reason why I started commercial agriculture is because I had studied some commercial education... like business education. Although it was for only 2

years, I gain some skills on managing business ventures. So I felt I could do business because I had the skills for managing. (Prt33: a man with physical impairment during a key informant's interview)

The conversation on self-employment of persons with impairments is often dominated by lack of economic options as the primary motivation for self-run business. However, some participants admitted to being motivated to become self-employed because they felt it was the best option for following their dreams, passions and employing their professional business skills.

Some individuals unaffectedly felt compelled to turn their ideas in to functioning businesses and brands, and they felt they had the prerequisite skills to front their ideas.

I got my motivation from the leadership and entrepreneurship training. I learned that I needed to take responsibility and be a social change maker. And I identified bee keeping and honey production as an enterprise with the most potential for reaching out to people and changing their lives as I make money. (PRT31: a man with visual impairment in a key informant's interview)

The above voice illustrates how availability of high level business development and management programs, social entrepreneurship trainings, as well as similar initiatives are motivating persons living with impairment to take up self-run businesses.

4.4.2.2. Personal Interest

When participants with impairments were asked to state what motivated them to engage in self-employment activities, it was found that personal interest of the individual was the force that drove them to undertake self-employment. Personal interest was established to be one of the most significant enabling factors for self-employment of persons living with impairment. The self-belief or the desire and willingness to undertake self-employment facilitated self-employment of persons with impairment. Successful entrepreneurs are those that are willing to start. In this study those persons living with impairment who took the first step to start business through their own personal motivation were able to succeed. This is because they had the passion

and the energy to engage in income generating activities rather than sit back and wait. Again, it should be noted that majority of times the conversation of self-employment and disability is dominated by low motivation, lack of personal interest and perceived sense of inability by person living with impairment. In Gulu district some persons with disabilities admitted to have engaged in business because of their passion and sense of belief. The voice below is from one such participant;

I had passion for bee keeping even before the disability. I liked hunting wild bees so much. But moving in the forests became hard when I became visually impaired. So, when I came out of the university, I got a job with the organization I told you. I resigned due to the reasons I told you earlier. (Prt33: a man with visual impairment during a key informant's interview).

This implies that self-employment is sometimes a matter of choice that results from the individual's motivation to start their own enterprises. The presence of self-belief and motivation to engage in self-managed business is a big facilitative factor considering the fact that impairment and negative society labels often automatically force persons with impairment to form negative self-image. While negative self-concept may be a product of the interaction between a person's natural self and the domain outside i.e. the attitudes, treatment and the other encounters in the society. Positive self-concept and therefore high self-esteem is more often than not a result of a conscious mind choosing to form positive self-image. Empowerment programs for persons with disabilities are often constituted by high self-esteem and positive attitude stimulation sessions.

4.4.2.3. Availability of startup capital

One of the most important facilitators for self-employment that emerged during the study was the presence of start-up capital. It should be mentioned that the ability to obtain funds was the entry point for most if not all those participants who reported to have engaged in some sort of self-

employment. As already noted, those persons who were able to acquire capital to start business were successful.

For me I went to India to study leadership and entrepreneurship. From there, I competed for some social grant through a project proposal. When I won the grant, I came back here and started my social organization, which recruits persons with visual impairment into bee keeping and buy bee products from them. The grant is awarded by a German organization called Braille00 Without Borders Germany. (Prt33: a man with visual impairment during a key informant's interview)

4.4.2.4. Business Skills Training

Similar to the arguments in the previous section it was revealed that self-employment of persons living with impairment depended on whether such individuals attempting to become self-employed had acquired business skills to manage or run business. Again, those participants who were involved in self-employment at the time of this study were found to have received some sort of skills either formally or informally. This did not only determine the ability to start the business but also affected the ability to remain in business. It could be mentioned that those persons who entered into self-employment and were either not thriving or opted out lacked the necessary skills to run a successful and viable business. Meanwhile those that had the business skills to properly run an enterprise were progressing well by the time the study was conducted.

The following statements represent the comments of the respondents;

I went to India to study leadership and entrepreneurship. From there I competed for some social grant through a project proposal. When I won the grant, I came back here and started my social organization which recruits persons with visual impairment into bee keeping and buy bee products from them said a self-employed key informant. (PRT32: a man with visual impairment during a key informant's interview).

The reason why I started? commercial agriculture is because I had studied some commercial education... like business education. Although it was for only 2

years, I gain some skills on managing business ventures. So, I felt I could do business because I had the skills for managing. (PRT33: a man with physical impairment during a key informant interview).

This implies that the presence of business skills is a significant factor in self-employment of persons living with impairment. Persons living with impairments who have not undergone training are comparatively worse off than their counterparts without impairment who have equally not undergone training. This is because most impairments impede victims' chances to learn and acquire skills outside of well-defined training programs. Victims with mobility challenges will for example have restricted movement and learn less while victims with vision loss may have access to limited amount of information which curtail them from developing relevant business contexts and adjustments. Acquisition of business skills also helps persons living with impairment to overcome motivation and self-esteem deficits. It was also established that the absence of technical and professional business skills in the population of persons with impairment, is partly the reason why persons with impairment occupy low scale businesses. Quite encouragingly, those persons with impairment that had benefited standard vocational and professional training programs were holding or managing businesses.

4.4.2.5. Availability of Land

This study out that land is a factor of production that undoubtable influenced self-employment. With land available the chances of self-employment increased. For example, persons with disabilities who had access to land were engaged in agriculture either directly or indirectly. They either grew crops or reared some animals on their pieces of land or hired some people to work for them or even rented out and got payment. Whatever way they chose gave them an opportunity to become self-employed.

For me I think I was lucky because my parents had over 80 acres of land. So, when the bank refused to give me money, I said I will sell this land which they

want me to use as security. I sold 10 acres and that is how I started commercial agriculture. (PRT2: a man with physical impairment during a focused group discussion)

For persons with impairments, access to land can be a very big determinant in regards to their capacity to engage in self-employment. In most instances, this study found that the scarcity of land and prevalence of land disputes which is the defining feature of the Northern Uganda post-war settlement has put persons with impairment at a dreadful disadvantage. Persons with impairment are an easy target of land conflict perpetrators or land grabbers. This means that those persons living with impairment that had secure access to land had greater opportunity to engage in self-employment because they can start farming or lease their land and use the income to fund self-managed business projects.

4.4.2.6. Access to Special Grants

It was revealed that access to special grants from government and other donors has a bearing on the self-employment of persons living with impairment. Such grants are often big and can facilitate starting up income generating activities. In this particular study some participants reported that they had benefited from such grants and were able to become successful in self-employment. For instance, some participants reported that they were able to compete for and obtain, which enabled them to breakthrough. In other words, special grants obtained were the source of their self-employment. In addition to other grants specially intended for entrepreneurs with impairments, the most active grant at the time of conducting this study was the special grant for persons with disability. This is an entrepreneurial fund awarded to groups persons with impairments who are dimmed to have viable project. The fund is housed and administered by the district disabled persons' union and the district community development office. Persons with impairments seeking this grant are required to form a group of 10 to 15 members and conceive a

group-managed project. Such projects included common place and everyday undertakings such as piggery, poultry and other livestock among others. The following statement represents the comments obtained during a focused group discussion:

The special grant was very useful for me because my business that my father opened for me had already collapsed and I had stayed at home for three years doing nothing. My father openly told me he could not afford to give me another money. So, in the special grant thing the CDO trained us in goat keeping and at the beginning we were in a group, but when I got my own goat, I just sold it and put the money in agriculture. Now I am stable. (PRT30: a woman with physical impairment during a focused group discussion with self-employed persons with disabilities)

The special grant for persons with disability is a comprehensive entrepreneurial support program with impairments because prior to awarding funds to groups of individuals, members are thoroughly trained on their chosen/approved enterprise. The limitation of the grant was in the size of the fund. Groups of 15 individuals are awarded a maximum of 1,500,000 yet they are required to operationalize a competitive business project. It is however clear that a defined state-sponsored safety-nets in forms of grants and revolving funds can hold more promise for empowering entrepreneurs with impairments. This is because regular entrepreneurial support schemes do not take in to consideration the unique qualities, capacities and incapacities of entrepreneurs with impairments. This means persons with impairments can hardly compete for the award or access to such funds. Special entrepreneurial support schemes for persons with impairments also represent the powers of collective deliberate efforts of the society and governments to influence the course of living for persons with impairments.

There was also evidence from interviews that some persons with impairments in Gulu district had access to other Persons with Impairments (PWI) tailored entrepreneur support schemes besides the one discussed above. It was however found that the information about such entrepreneurial schemes was immeasurably limited. Only those persons with impairments who

had taken professional technical training programs had access to such information. For example, a key informant with impairment who was aware of Kantari support for persons with entrepreneurs with disability was a graduate of “social enterprise and community empowerment grant” from India, as he explains here;

For me I went to India to study leadership and entrepreneurship. From there, I competed for some social grant through a project proposal. When I won the grant, I came back here and started my social organization, which recruits persons with visual impairment into bee keeping and buy bee products from them. The grant is awarded by a German organization called Braille Without Borders Germany. (PRT33: a man with visual impairment during a key informant’s interview)

This highlights the benefit of professional business education and the effect of its deficits. Persons with impairments suffer lack of social and political capital, as one of the most significant barriers to community participation. This means business education offers beneficiaries not only the technical and vocational skills but also the chance to build the right networks and navigate opportunities with confidence. This also means business skill training programs for persons with impairments should comprise of such deliberate efforts to assist beneficiaries in building networks and navigating opportunities, because these are some of the most significant barriers to fulfilling lives and community participation (including self-employment) of persons with impairments.

4.4.7. Access to Information

Participants were asked about their awareness on a number a number of issues that were thought to facilitate self-employment like awareness on supportive government policies and microcredit access among others and it was found that access to information was a powerful tool in any self-employment project. Results show that those persons living with impairment that were aware of the different sources of support for self-employment most importantly at community level could

access them. It is true that support programs such as special grant, credit facilities and others do exist yet persons living with impairment who are the intended beneficiaries are unaware. Without knowledge on existing programs that that can support self-employment of persons living with impairment, it was always difficult for such individuals to start up or scale up enterprises. Those who had the right information found it much easier to locate government and other NGO programs that enabled them to become self-employed. For example, a key informant narrated that;

Then I realized an organization called world vision Uganda was looking for traditional Costumes For cultural dance for children in primary schools. So, I wanted to start supplying them but I didn't have the money so I asked my boss who lent me some money and I started supplying World Vision with costumes like calabashes. (Prt2: a man with physical impairment during a focused group discussion)

This means that the information advantage experienced by some persons with disabilities facilitates their self-employment. In fact, a key informant adds that many disabled persons are often well known in their community, arguing that such information advantage can in some cases result into marketing advantage working for the benefit of persons living with disabilities and their businesses. Access to information is therefore an essential factor of self-employment given the level of exclusion that PWIs suffer.

4.5. Chapter Summary

Chapter four starts with a participant's characteristics analysis and context of participants. The four dimensions of these participants' characteristics considered were gender, marital status, age and education level. The study revealed that female persons with impairment were more motivated to be self-employed than their male counterparts. The conflict also had far more reaching consequences on women with impairment compared to their male counterparts.

On marital status, the study revealed that married persons with impairment were more likely to be self-employed than their male counterparts. This was because first, marriage life put more pressure on individuals and couples to work. Secondly, married PWIs had the chance of harnessing the support of their partners which either motivated them to enter self-employment and or helped them to remain in self-employment.

Most participants were found to have attained low levels of education or not having been to school at all. These were attributed to many factors including; the conflict that restricted movement, inability to afford the cost of education among others.

All participants were aged between 21 and 65 mainly because of the recruitment criteria which ensured that all participants were within the legal age of employability.

Persons with impairment were found to be motivated to take up self-employment from many factors including la, relevant business knowledge, economic hardship and the need to become independent.

CHAPTER FIVE

DISCUSSION, CONCLUSIONS AND RECOMMENDATION

5.0. Introduction

This chapter discusses the findings of the study in relations to the objectives. The chapter presents the discussion of results in line with the existing body of knowledge to place the study in the context of other studies.

5.1. Discussion

5.1.1. Types of self-employment Enterprises Persons with Disabilities are engaged

This study established that for persons with impairments who were self-employed, were only engaged in small scale businesses. The reasons for this confinement varied from person to person but they majorly included the small capital prerequisites for these forms of businesses, lack of big entrepreneurial aspirations among others. Therefore, persons with impairment largely occupy the bottom end of the self-employment pyramid. In fact, it is rather obvious to state that such enterprises are mainly home-based businesses that do not require a large amount of start-up cost, knowledge and skills. Examples of such businesses include; hair dressing, electronic repairs, motorbike repairs, shoe repairs charcoal and vegetable vending, garment cutting and tailoring, growing food crops like cassava, beans and soybeans and stone quarrying, operating grinding mills, kindergarten school and bee keeping processing and marketing. A study conducted by Hwang & Roulstone (2015) exploring the nature, activities and scope of the enterprises for the disabled in south Korea finds similar results arguing that disability enterprises are predominantly home based trading businesses that require small amounts of capital to start up, limited knowledge and skills. They found that such businesses included; retail outlets, manufacturing units and accommodation providers.

This is also consistent with Motsch & Achu, (2010) who submit that In the informal economy, self-employment either alone or in a group is the most likely way to earn an income for persons with impairments in developing countries but Self-employment activities for this category of people will more often than not include making everyday products e.g. potato crisps, commonplace clothing, furniture, providing services e.g. hairdressing, massage, repairing two-wheel vehicles, running cyber-cafes and selling goods e.g. running convenience shops, restaurants or stalls. Motsch & Achu, (2010) further contend that persons with impairments often hardly win the competition for prerequisite resources needed in large business because they command little or no social and political capital, as well as little reasonable access to microcredit and related funds. Majority of times the society hangs some prejudicial biases against impairments and persons with impairments are bound to occupy the lower end of the business and self-employment pyramid. For this context, limitations that curtail persons with impairment from larger self-employment undertakings are discussed in the “barriers to self-employment section.

5.1.2. Barriers to Self-employment

It is important to mention that any person who attempts to engage in self-employment has high chances of facing barriers. For those persons living with impairment, such barriers are more pronounced and complex in nature. As Kitching (2014) states, the persons living with impairment face specific barriers to starting and maintaining self-employment ventures in addition to the general barriers. The barriers include personal, social and financial barriers that together hinder the possibilities and capacities of persons living with impairment to undertake self-employment ventures.

The personal barriers to self-employment of persons living with impairment include lack of confidence in pursuing entrepreneurship endeavors, self-exclusion and low self-esteem, poor attitude due to discrimination and lack of business training and skills. Others include lack of business knowledge and lack of access to information. The societal barriers on the other hand include; consumer discrimination, inaccessible credit due to discrimination by financial institutions and limited access to land.

Persons living with impairment are often hindered by their own lack of confidence and interest in self-employment. They are unwilling to become self-employed because they do not believe in themselves as capable persons. This means that they would prefer to stay away from all sorts of income generating activities and more often than not end up isolating themselves from such ventures. This raises the question of whether such behaviors of persons with impairment can be explained by the social model of disability. My frank opinion is that negative image of the self should not be looked at as a mono-dimensional irresponsibility of an individual or a bi-product (or failure) of a weak conscious mind. Instead, self-concept is a product of interaction of the domain of the self and the significant outside. From these perspectives, self-perception in multiple domains could be construed as a reflection of, or at least influenced by the socio-cultural values of both the domain of the self and social-cultural values placed upon the self. To this end, I like to opine that not at any point is it possible for self-concept to form independent of the domain outside the self. Whilst individual selves might be blamed for gravitation towards negativities in the society when forming self-concept, it might be better if the wrong self-concept is appreciated as an incapacity resulting from negative valuations, abuse and discrimination that persons with impairments suffer. This might mean much as those persons with impairment do require personal desensitization and sensitization, changing the significant society might hold

better promise for collective responsibilities for change. This proposition is further supported by (Halabisky, (2014) who states that the lack of confidence in persons experiencing disability can be increased when family and friends are not supportive. (Rizzo, 2002; EMDA, 2009; Foster, 2010) all contend that it is important to focus on self-belief as a barrier to self-employment of persons with disability but the society should be involved in this process of helping persons with impairments to form the desired self-believe. It is crucially significant to appreciate the fact that the self does not exist without the society.

Lack of training and skills is one of the most outstanding challenges faced by persons living with impairment while attempting self-employment. It should be noted that training is not only important for developing their technical or vocational skills but also for entrepreneurial skill development. In fact, this is consistent with the findings of this, Dhar & Tahisa (2017) note that training is mostly urban-centric and for persons with impairments in the rural areas acquiring the training opportunity to learn or upgrade skills becomes challenging. It can then be concluded that persons with impairments in the rural areas will have to travel to urban areas to get the required training to for example run and administer a business venture.

Lack of access to information is a road block to the success of persons with impairment attempting or engaging in self-employment. Persons with disabilities often lack information and as such fail to take advantage of the available opportunities. This is attributed to their limited academic background. As a result, they are not fully aware of different government and non-government support programs and even market opportunities. Parker Harris et al. (2013) and Vaziri et al. (2014) affirm these arguments when they state that the lack of access to information poses a barrier for the entrepreneurs with disabilities. Dhar & Tahisa, (2017) add that persons with disabilities are not even aware of the opportunities in financial institutions. For example,

their study found that although there was a circular by the central bank of Bangladesh directing all the scheduled banks to offer credit facility in favor of entrepreneurs with disability, participants were not particularly aware of any such facility.

The education level for most of the participants was up to primary level schooling, only a few had reached secondary and other levels and the rest did not receive any kind of schooling at all. The only business knowledge they acquire is through trial and error while running the business. Persons living with impairment therefore face great difficulty in starting and operating business as they lack sufficient knowledge to start and run a successful business. These findings are supported by Dhar & Tahisa (2017) study that explored the barriers confronted by entrepreneurs with disabilities. Enabled4Enterprise 2008 further attests that disabled people often lack specialist business management, legal and financial expertise due to limited relevant education and employment experience which might place them at a dreadful disadvantage.

Credit facilities that are unavailable to persons living with impairment is another significant barrier. It can be argued that if persons living with impairment cannot find resources to start own businesses from family, friends and individual pockets, then one of the next alternatives that should be utilized are financial institutions especially microcredit facilities to get loans. Discrimination and unfair treatment when giving loans makes it difficult for persons with impairment access credit. These institutions perceive PWI as incapable of servicing the loans and thus have poor credit prospects. This preference by financial institutions for safe investments, avoiding persons with impairment further compounds the problem of lack of start-up capital.

This is what the proponents of the social model of disability refer to as attitudinal barriers by members of society in which persons with disabilities live. To this end, a study by Caldwell

(2016) found that prejudice results in discrimination for the disabled which disadvantages them in business development activities such as seeking finance and funds

Consumer discrimination also hinders the self-employment of persons living with disabilities. Discrimination in this case means distinguishing unfavorably (Mandipaka, 2014). It is clear that customers, suppliers and other stakeholders may not choose to purchase products or services offered by a PWI. Such market prejudices often create a low demand for the goods and services produced by persons living with impairment (Jones & Latreille, 2011).

5.1.3. Facilitators of Self-employment

There are several enabling factors for self-employment of persons living with impairment. As mentioned previously, there is a dichotomy of factors i.e. that motivate and encourage PWI to undertake self-employment. This implies that the factors which influence self-employment of PWI are twofold including both negative and positive. To this light there are both push and pull factors that facilitate self-employment of persons living with impairment. While the pull factors relate more to independence and ability to accommodate an individual's lifestyle needs, push factors relate to lack of opportunities that poses a threat to the lives of persons with impairment. They are the negative conditions that forces people to enter into self-employment (Gouskova, 2012). Thus the facilitators of self-employment in light of the negative forces include;

The Need for economic independence. It almost hardly makes sense to talk about independence in the context of disability in the poverty rammed area Like Northern Uganda. Living with impairment or "disability" in most people's mind is synonymous with dependence. Dependence on one's family, on donations from charities, dependence on the medical professions and other so called "disability experts." All these syndromes of dependence revolve around the blatant rate of poverty and economic hardship that living with impairment results in.

Western world has long used public spending to create nursing homes and institutional placement, but the global south has for most part treated primary care for those requiring long-term care needs due to severe impairment as unavoidable family concerns of those households to which such persons are members. Mühlböck, Warmuth, Holienka, & Kittel, (2018). Generally speaking, the absence of safety nets from economic hardships in the forms of social protection or disability benefits mean persons with impairments can find themselves at the bottom of extreme hardships. The international community has arguably made some significant strides towards achieving social protection by conceiving some frameworks such as the 2030 agenda for sustainability, particularly SDG 1.3. The new ILO data however suggests that only 27.8 percent of persons with disabilities enjoy some social protection in the forms of disability benefits).

Institutional care placement and disability benefits may hardly resonate with the recent disability development paradigms such as independence, participation and inclusive development, but public spending to increase economic options for persons with severe impairment is still an arguably expedient viewpoint.

Related to the above, persons with impairments are often thought of as less capable to perform regular job and are majority of times confined to work in the disability related disciplines. In fact, this finding is a substantial evidence of the proposition that myths prejudice and misconceptions held in regular labor markets continue to limit persons living with impairments from full and equal participation in regular employments. This is consistent with the findings of International Disability Rights Monitor, which attests that perceptions, myths, prejudice and fears continue to limit people's understanding and acceptance of people with disabilities in regular employment (International Disability Rights Monitor, N.D). As a result, the employment to population ratio (EPR) for persons with disabilities aged 15 years and older is 36% on

average, whereas the EPR for persons without disabilities is 60% (United Nations Flagship Report on disability, 2018). Discrimination faced from the job market often force persons with impairments to seek self-managed undertakings. Sadly, for legislators and policy entrepreneurs alike, all these are transpiring on the back of several affirmative initiatives to promote employability and criminalize discrimination against persons with impairment. Lower rates of labor market participations resulting from discrimination are one of the significant pathways through which living with impairment can lead to disability and perpetual poverty. The unfair treatment of persons with disabilities while seeking formal jobs pushes them to engage in self-employment in response to the frustration. When PWDs realize they are unable to find formal jobs they resort to own business to meet their needs. Meager and Higgins, (2011) are consistent with the findings of the study when they state that employer discrimination has a strong influence on the supply of jobs to disabled people and that employer perceptions of individuals' capacity to work may diverge considerably from their actual capacity to work. Though Meager and Higgins do not necessarily point out that labor market discrimination resulted into self-employment, they firmly stress the fact that employer discrimination against persons living with impairments is a huge cause of disability for such persons being discriminated against. In actual sense, for persons living with impairment and facing gross discrimination, the intention to become an entrepreneur is caused by the feeling that there are no other options for re-entering the labor market than becoming self-employed.

Land is one of the most important factors of production and the availability of land increases the chances of PWI becoming self-employed. Such persons living with impairment who were able to access land were more likely than their counterparts to engage in income generating ventures. On one end they were able to use this land to engage in agriculture and other business ventures. The

land was rented out sold and the payments by those who hire or bought were used to meet start-up costs of self-employment businesses. For persons with impairments, access to land was a big determinant in regards to their capacity to engage in self-employment like small scale farming. In most instances, this study found that the scarcity of land and prevalence of land disputes which is the defining feature of the northern Uganda post-war settlement has put persons with impairment at a dreadful disadvantage. Persons with impairment are an easy target of land conflict perpetrators or land grabbers. This means that those persons living with impairment that had secure access to land had greater opportunity to engage in self-employment because they can lease their land and use the income to fund self-managed business projects or uses the land directly for farming.

Access to information is a powerful tool in any development project. Persons living with impairment who are fully aware of the existing opportunities are able to take advantage. This ranges from information on available support programs from government and non-governmental organizations; information about market opportunities. A successful business is dependent upon the availability of proper and timely information. From the findings of the study those persons with impairment who had made significant strides in self-employment were those that were aware of the grant opportunities. Without knowledge on existing programs that can support self-employment of persons living with impairment, it was always difficult for such individuals to start up or scale up enterprises. This further builds on the works of Harris et al. (2013) and Varziri et al. (2014) who argued that it is the lack of information that poses a barrier to self-employment of persons living with disabilities. They stress that once such information gaps are filled then the possibilities for self-employment are also enhanced

It was revealed that self-employment of persons living with impairment depended on whether such individuals attempting to become self-employed had acquired business skills to manage or run business. Whether such skills are received formally or informally, self-employment is more of a reality to such persons unlike those without business skills. Training thus gives the potential and the ability to start the business and sustain it. Findings show that those persons who entered into self-employment and were either not thriving or opted out lacked the necessary skills to run a successful and viable business. This clearly highlights the importance of business skills training. The Krueger and Brazeal (1994) model of entrepreneurial motivation explicitly precludes the existence of business skills as a core component of entrepreneurial motivation. As one of the necessary conditions for entrepreneurial intentions, perceived feasibility is not fulfilled if people neither believe in their own skills nor in good business opportunities, it should be impossible for those individuals to develop the intention to start their own business, let alone to become entrepreneurs. Many participants indicated that they had undergone some forms of business training so they felt less anxiety when choosing to start self-managed businesses. This means that once such a person acquired the start-up capital it was almost inevitable for them to start own businesses.

Access to special grants from government and other donors has a bearing on the self-employment of persons living with impairment. Such grants are often big and can facilitate starting up income generating activities. In this particular study some participants reported that they had benefited from such grants and were able to become successful in self-employment. For instance, some participants reported that they were able to compete for and obtain some special grant that enabled them to breakthrough. In other words, special grants obtained were the source of their self-employment. The availability of funds influences the success or failure of brand-new

enterprises. Bewaji, Yung and Han (2015) found that minority of entrepreneurs obtained institutional funding to establish their businesses.

5.2. Conclusion

This study established that persons with impairments are confined to small scale enterprises due to their inability to afford larger undertakings that command larger capital requirements. This means persons with impairment can hardly escape the grip of poverty even when they join self-employment.

Barriers that stand between persons with impairment and meaningful self-employment careers are also both systemic /societal and upshots of individual deficits. In other words, while some blockades stem from negative predispositions in societies and institutions with which persons with impairments interact with, some barriers sprout from individual debits such as low motivation and self-pity. These debits can however be traced to the continual experience of discrimination and partiality that PWIs face virtually their whole life.

Many factors expedite persons with disabilities' entrance in to self-employment. Primary fabrics of balance are family stability and political calm are immensely important. Persons with impairments are comparatively more vulnerable in the face of political turbulence and family instabilities.

5.3. Recommendations

It was the aim of this research to provide practical inputs on how to increase participation in self-employment among persons living with disabilities. This section discusses a considerable list of recommendations based on the observed data. However due the limited research available as mentioned in the literature, it is important to take these suggestions as a starting point for further

research and not as documented guidelines. The following recommendations are put forth to address the barriers identified and compliment the motivation and facilitating factors identified.

The study established that persons with disabilities need a variety of financial services, in addition to flexible loan facilities considering their extreme economic vulnerability, financial assistance such as non-interest revolving fund, startup grants and farm implements to address the need for startup capital which was found to be a barrier to persons with disabilities who wanted to start up self-employment ventures. Making a variety of financial services available and accessible, persons with disability may scale up their businesses from small scale businesses that they were operating to larger underlings. The governments, Non-governmental and private organization could take up this task to ensure that persons with impairments get variety of financial they need.

Since this study found out that access to special financial schemes such as the special grant was a major facilitator for persons with disabilities to join and or remain in self-employment, a dedicated government funds for persons living with impairment to support their activities such as the special grant should be strengthened and new ones introduced by government through the line ministry responsible for the welfare of persons with impairment in order to promote self-employment ventures among persons with impairments.

The Business skills training should be emphasized in all programs aiming at self-employment of persons with disabilities to solve the challenges of lack of business knowledge that was found to hindered persons with disabilities from joining self-employment activities and for those who dared to join, their limited business knowledge due to lack of skills trainings kept them operating small enterprises. When persons with disabilities finally become self-employed they need business skills especially when it comes to the viability of the business. It seems like such basic

lessons are forgotten as only a few persons with impairments were found to poses relevant business knowledge. Government agencies, NGOs and Community service officers should include business skills training in all their self-employment program for PWIs.

This research confined its scope to participants with only three selected types of disabilities i.e. Those with physical impairments, visual impairments and hearing impairments and yet there are many the participants with various types of disabilities. Even for the mentioned type of disability under the study, it was not clear what form of self-employment projects works best for them since the majority were just trying out what the could land their hands on. Therefore, research on policy to determine what kind of initiatives work for PWIs should be strengthened more especially for the the other tupes of disabilities not covered in this study. The government should fund research project that aim at establishing initiatives that promotes viable self-employment ventures for persons with various form of impairments.

Since it was found that lack of information posed a big barrier to persons with disabilities in regards to starting information or signposting of services and programs should be making publicly funded programs accessible to as wide a group of persons with disabilities as possible considering a wide variety of impairment characteristics. Government should ensure information is conveyed in accessible ways for example braille or large print for persons with visual impairments sign language interpretation for the deaf and community outreach to take information to the grass root where those with mobility challenges ca access easily. This should be make an enforceable police for all those who manage public information.

To post the sense of self-confidence which was found lacking among some persons with impairments especially amongst those who were not self-employed, persons living with

impairment should form partnerships with those with knowledge and expertise to learn from one another. Moreover, they need to boost their entrepreneurial confidence and create business associations which can help them engage in business networking.

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APPENDICES

Appendix 1: Introductory letter



15th January, 2019

The DEO/DIS/Head teacher/Teacher/Community/Opinion Leader/Church Leader

GULU DISTRICT.....
.....

Dear Sir/Madam,

RE: INTRODUCTION OF RESEARCH STUDENT ON DATA COLLECTION

This is to introduce the bearer Rev/Dr/Sr/Mr/Mrs/Ms... ODOCH DANIEL.....
Reg.No: 1714/114936..... who is a bonafide student of Kyambogo University in the Faculty of Special Needs and Rehabilitation, Department of Special Needs Studies. As partial fulfillment of the requirement for the award of the Master in Special Needs Education (MSNE), he/she is required to undertake a research on the approved area of study.

The purpose of this letter is to request you to allow him/her have access to information from your office, school or area of operation necessary for the study.

Kyambogo University will be grateful for any assistance rendered to the student.

Yours faithfully,

 20 FEB 2019
Dr. Okwaput Stackus
HEAD OF DEPARTMENT

OS/aj

Appendix 2: Focus group Discussion Guide for self-employed Persons with Disabilities

Preamble

My name is Daniel Odoch a student at Kyambogo University pursuing a master in Special Needs Education degree. As a course requirement I am undertaking a short term study on the “Barriers and facilitators to self-employment of Persons with Disabilities in Gulu district. This is not a test, there are no right or wrong answers in this discussion. I am interested in your thoughts and opinions. To ensure I remember everything we say, I will like to audio record our discussion if that is okay with you. Everything you say here is confidential and will only be heard or seen by me conducting this study. This is about your views, not mine and I value everything you have to say. This discussion will take about 60-90 minutes.

Before we start, do you have any questions for me pertaining this study? Please choose a name you will like to use in this discussion. They are to help me call you directly during the discussion. It can be a nickname and doesn't have to be your real name.

Background information

- Gender
- Age
- Highest education level completed
- Type of disability
 - Say more about your disability
- Marital status

- Number of children
 - Employment history: ever been employed formal employment?
 - Place of residence: (village, parish, sub-county, district)
1. What form of business or income generating activity is each of you presently engaged in?
(How did you start it up? How did you access the capital for startup?)
 2. What motivates/motivated you to engage in business?
 3. What are your experiences as a person with disability in regards to managing/running your business? (Which specific experience do you attribute to the fact that you are a PWD? How did they come about?)
 4. Can you tell me about any challenges you experience in running your business?
 5. Tell me about any support you have received regarding starting and running your business (Financial support: from who? Skills training: by who)
 6. Have you ever had any experience with accessing any loan or financial assistance from any private or government institution? (Which institution? What was the size of the fund? How difficult or easy was it for you as a PWD to get the loan or financial assistance.
 7. Are you aware of any financial scheme or grant for self-employment awarded to persons with disabilities such as the special grant? (how did you learn about it if so? Have you ever attempted to seek the grant/scheme?)
 8. What is your plan for keeping your business running?
 9. What support would you like to receive to enable you run your business successfully?
 10. Are you aware of any government policy and legal provisions that are geared towards promoting self-employment of persons with disabilities? (Which policies/legal provisions? How did you learn of the policy/legal provisions?)

11. In your opinion, what should be done to promote self-employment of persons with disabilities?
12. Do you have any comment about the subject we have discussed that you like to share with me?

Appendix 3: Focused group discussion for Persons with Disabilities who are not self-employed

Preamble

My name is Daniel Odoch a student at Kyambogo University pursuing a master in Special Needs Education degree. As a course requirement I am undertaking a short term study on the “Barriers and facilitators for self-employment of Persons with Disabilities in Gulu district. This is not a test, there are no right or wrong answers in this discussion. I am interested in your thoughts and opinions. To ensure I remember everything we say, I will like to audio record our discussion if that is okay with you. Everything you say here is confidential and will only be heard or seen by me conducting this study. This is about your views, not mine and I value everything you have to say. This discussion will take about 60 minutes.

Before we start, do you have any questions for me pertaining this study? Please choose a name you will like to use in this discussion. They are to help me call you directly during the discussion. It can be a nickname and doesn't have to be your real name.

Background information

- Gender
- Age
- Highest education level completed
- Type of disability
 - Say more about your disability
- Marital status
- Number of children

- Employment history: ever been employed in any formal employment?
 - Place of residence: (village, parish, sub-county, district)
1. Describe how you meet your day to day needs (do you get any supports meeting these needs? From whom do you get these supports if any?)
 2. Have you ever considered starting up any form of business or occupation managed by you? (What inspired such a thought? What constrained you from the eventual startup of your conceived business?)
 3. Have you ever had any experience with accessing any loan or financial assistance from any private or government institution or scheme? (Which institution/scheme? What was the size of the fund? How easy or difficult was it for you to qualify/get the fund?)
 4. Are you aware of any financial scheme or grant for self-employment awarded to persons with disabilities such as the special grant? (how did you learn about it if so? Have you ever attempted to seek the grant/scheme?)
 5. Have you ever attended any skills training program for self-employment? (who provided the training? What were the procedures for enrolment? How accessible were the course content and training premise?)
 6. Comment on the supports you get from your community leaders in relations to self-employment if at all there are any. (which community leader? What kinds of supports?)
 7. In your opinion, what can be done to promote self-employment of persons with disabilities?
 8. Are there any thoughts we haven't discussed that you feel you would like to share with me in regards to self-employment of persons with disabilities?

Appendix 4: Key informant interview guide for self-employed persons with disabilities

Preamble

My name is Daniel Odoch a student at Kyambogo University pursuing a master in Special Needs Education degree. As a course requirement I am undertaking a short term study on the “Barriers and facilitators to self-employment of Persons with Disabilities in Gulu district. This is not a test, there are no right or wrong answers in this discussion. I am interested in your thoughts and opinions. To ensure I remember everything we say, I will like to audio record our discussion if that is okay with you. Everything you say here is confidential and will only be heard or seen by me conducting this study. This is about your views, not mine and I value everything you have to say. This discussion will take about 45 minutes.

Before we start, do you have any questions for me pertaining this study? Please choose a name you will like to use in this discussion. They are to help me call you directly during the discussion. It can be a nickname and doesn't have to be your real name.

Background information

- Gender
- Age
- Highest education level completed
- Type of disability
 - Say more about your disability
- Marital status
- Number of children

- Employment history: ever been employed in formal employment?
 - Place of residence: (village, parish, sub-county, district)
1. What form of business or income generating activity is each of you presently engaged in?
(how did you start it up? How did you access the capital for startup?)
 2. What motivates/motivated you to engage in business?
 3. What are your experiences as a person with disability in regards to managing/running your business? (Which specific experience do you attribute to the fact that you are a PWD? How did they come about?)
 4. Can you tell me about any challenges you experience in running your business?
 5. Tell me about any support you have received regarding starting and running your business (Financial support: from who? Skills training: by who)
 6. Have you ever had any experience with accessing any loan or financial assistance from any private or government institution? (Which institution? What was the size of the fund? How difficult or easy was it for you as a PWD to get the loan or financial assistance.
 7. Are you aware of any financial scheme or grant for self-employment awarded to persons with disabilities such as the special grant? (how did you learn about it if so? Have you ever attempted to seek the grant/scheme?)
 8. What is your plan for keeping your business running?
 9. What support would you like to receive to enable you run your business successfully?
 10. Are you aware of any government policy and legal provisions that are geared towards promoting self-employment of persons with disabilities? (Which policies/legal provisions? How did you learn of the policy/legal provisions?)
 11. In your opinion, what should be done to promote self-employment of persons with

disabilities?

12. Do you have any comment about the subject we have discussed that you like to share with me?

Appendix 5: Key informant interview guide for community service officers (CSOs)

Preamble

My name is Daniel Odoch a student at Kyambogo University pursuing a master in Special Needs Education degree. As a course requirement I am undertaking a short term study on the “Barriers and facilitators for self-employment of Persons with Disabilities in Gulu district. This is not a test, there are no right or wrong answers in this discussion. I am interested in your thoughts and opinions. To ensure I remember everything we say, I will like to audio record our discussion if that is okay with you. Everything you say here is confidential and will only be heard or seen by me conducting this study. This is about your views, not mine and I value everything you have to say. This discussion will take about 60 minutes.

Before we start, do you have any questions for me pertaining this study? Please choose a name you will like to use in this discussion. They are to help me call you directly during the discussion. It can be a nickname and doesn't have to be your real name.

Form of self-employment occupation undertaken by Persons with disabilities in Gulu

District

1. What common forms of self-employment occupation are Persons with disabilities often engaged in Gulu District.
2. Why do you think Persons with disabilities are often inclined to the options you have stated above?

Facilitators and barriers to self-employment

3. Comment on the extent to which regular financial schemes and credit facilities are

accessible to Persons with disabilities who need them. (What financial schemes/credit facilities? Why or why not, do you think they are accessible?)

4. Are there any financial schemes/institutions specially targeting Persons with disabilities? (What specific schemes? What is the size of each scheme? What are prequalification requisites?)
5. Comment on the level of awareness that Persons with disabilities have regarding financial schemes and other self-employment support services available to them.
6. What roles does your office specifically play in relations to self-employment of Persons with disabilities?
7. Comment on the kind of support Persons with disabilities get from the communities they live in, when it comes to self-employment occupations.
8. In your view, how can the communities where Persons with disabilities live become a challenge in relation to starting or running successful self-employment occupation?
9. Comment on the participation of Persons with disabilities in regular skills training programs for self-employment (What skills training? What are the enrollment procedure/requirement? How accessible are the course contents?)
10. Are you aware of any self-employment training program targeting Persons with disabilities in Gulu district? (Who provides the training? What are the components of the training program/programs? What are the procedures for enrollment?)
11. Are you aware of any special ways the government is trying to leverage self-employment opportunities for Persons with disabilities?
12. Are there any policies or legal provisions that seek to promote self-employment of Persons with disabilities? (What policies/legal provisions? What does the policy/legal

provision seek to address/influence?)

13. In your view, what other challenges besides the ones we have discussed thus far, do Persons with disabilities face in relations to starting up and successfully running self-employment occupations?
14. In your view, what should be done to promote self-employment of Persons with disabilities?

Appendix 6: Informed Consent Document- Individual Interview Participants

Title of the study:

Barriers and facilitators for self-employment of Persons with Disabilities in Gulu district

Investigator:

Odoch Daniel

Institution:

Kyambogo University

Introduction

I am Odoch Daniel, a student at Kyambogo University in the Department of Special Needs Studies. I am conducting a study on “Barriers and facilitators for self-employment of Persons with Disabilities in Gulu district” as a course requirement for the award of a Master Degree in Special Needs Education of Kyambogo University. You qualify to participate in this study because you are a key stakeholder in Disability issues in your district and it is believed that you have peculiar knowledge relevant to this study. Read this form carefully before you decide to or not to participate in this study. Do not hesitate to contact me by phone or email should you need more clarification. Once you have fully read and understood this consent form and agree to participate in the study, you will sign or thumb print on the consent form and a copy will be availed to you to keep.

Purpose of the study

Procedures:

This research will involve your participation in individual interview that will take about 45 minutes. The interview will be conducted from your work place however; nobody apart from the research team will be present at the time of the interview unless you would like someone else to

be there. The interview will be audio recorded for purposes of further analysis. While the interview is ongoing, short notes will be taken by the researcher.

Participant selection

You are being invited to take part in this research because we feel that your experience as a local leader; technical person can contribute much to our understanding and knowledge of the Barriers and facilitators for self-employment of Persons with Disabilities in Gulu district.

Voluntary participation

Your participation in this research is entirely voluntary. It is your choice whether to participate or not. If you choose not to participate you will not lose any benefit.

Risk/discomfort

There is no much foreseeable risk of harm that will arise from your participation in the study. The only risk is that you may feel uncomfortable talking about some of the topics. However, we do not wish this to happen. You do not have to answer any question if you feel the question(s) are too personal or if talking about them makes you uncomfortable.

Benefits

There will be no direct benefit to you, but your participation is likely to help me make recommendations that will guide policy review and formulation for the benefit of Persons with disabilities, their families and Gulu District as a whole

Confidentiality

I will not be sharing information about you to anyone outside of the research team. The information that i collect from this research project will be kept private. Any information about you will have a number on it instead of your name. Only the researchers will know what your number is and we will lock that information up with a lock and key. Soft copies of the data will

be stored in a password locked computer. Privately identifiable information of participants will not be used in report writing.

Right to Withdraw

You may stop participating in the interview at any time that you wish without your job being affected. I will give you an opportunity at the end of the interview/discussion to review your remarks, and you can ask to modify or remove portions of those, if you do not agree with my notes or if I did not understand you correctly.

Questions

If you have any questions related to this study, you can contact my principal Supervisor, Dr. Patrick Ojok on telephone number 0773181655 or via email: pojok@kyu.ac.ug.

Statement of consent

I have read the foregoing information/ the foregoing information has been read to me. I have had the opportunity to ask questions about it and all questions have been answered to my satisfaction. I understand that by signing this form, I do not waive any of my legal rights but merely indicate that I have been informed about this study and voluntarily consent to participate in it. A copy of this form has been provided to me.

Name of the participantSignature/thumbprintDate.....

Name of the interviewer/facilitator.....Signature.....Date.....