

Disabilities and Entrepreneurship in Makonde Rural Community in Zimbabwe

Jabulani Mpfu and Almon Shumba*

*Department of Disability Studies and Special Needs Education,
Zimbabwe Open University Harare, Zimbabwe*

E-mail: jabumpofu@cooltoad.com & jabumpofuh@gmail.com

**School of Teacher Education, Faculty of Humanities, Central University of Technology,
Free State, Bloemfontein 9300 South Africa*

E-mail: ashumba@cut.ac.za & almonshumba@yahoo.com

KEYWORDS Community Engagement. Entrepreneurship. People with Disabilities. Zimbabwe

ABSTRACT The purpose of this study was to find out the level of community engagement of people with disabilities in entrepreneurship programmes in rural Zimbabwe. The study used survey methods to assess community engagement of people with disabilities in entrepreneurship programmes in terms of access to entrepreneurial activities, entrepreneurial education, effects of institutional, legal and policy relating to entrepreneurship, business networking and finance/credit lines. Questionnaires and interviews were used to solicit relevant information from 137 persons with various disabilities (46 physical disabilities, 24 visual impairment, 20 hearing impairment, 15 mental retardation, 10 emotional disorders and 22 other health related conditions) from a rural district of Zimbabwe. Respondents who happened to be people with disabilities were selected purposively from Makonde district. Quantitative data were analysed using bar graphs and tables; and qualitative data were analysed using themes. The respondents acknowledged existence of entrepreneurial activities in their communities but was meant for people without disabilities. The study also found that due to exclusionary nature of entrepreneurial activities in rural communities of Zimbabwe, people with disabilities were not having access to entrepreneurship education; found it difficult to negotiate against stringent entrepreneurial policies in the country; were being shunned by entrepreneurial peers without disabilities; and had little or no access to credit of lines from finance institutions in the country because of their condition. The study recommends intervention from the government to include the excluded population in entrepreneurship programmes in order to achieve the Millennium Developmental goal of reducing poverty by fifty percent in 2015.

INTRODUCTION

People with disabilities and their families need to be empowered and take care of their needs in every sphere of their lives (Mpfu et al. 2011). This implies that people with disabilities and their families have a key role which will require participation to greater extent in various economic processes of their communities. Myezwa and M'kumbuzvi (2003) proposed that participation should exist at series of levels ranging from information giving to initiating action – true empowerment. For effective economic empowerment people with disabilities need to take part in empowering activities of their communities such as entrepreneurship. Entrepreneurship is

increasingly gaining recognition in both developing and developed countries (Muzari 2011). Participation by people with disabilities in this 21st century activity will not only improve the quality of life for people with disabilities but make the Millennium Development goal of reducing poverty by fifty percent in 2015 attainable by most developing countries. This study sought to investigate the level of community engagement of people with disabilities in entrepreneurial programmes in rural communities of Makonde district of Zimbabwe.

An Irish banker working in France, Richard Cantillon (1680-1734), introduced the formal concept of entrepreneurship into the literature of commerce, economics, and business (Bordo 1983). Published posthumously, his work defined discrepancies between supply and demand as options for buying cheaply and selling at a higher price. He discovered that entrepreneurs were alert to such options, purchasing inputs at a certain price and selling outputs at an uncertain price, bringing a market system toward stability.

*Address all correspondence to:

Jabulani Mpfu
Department of Disability Studies and
Special Needs Education,
Zimbabwe Open University Harare, Zimbabwe
E-mail: jabumpofu@cooltoad.com &
jabumpofuh@gmail.com

The classical economic movement following Cantillon set the stage for equilibrium models by promoting the development of economic foresight and dealing with uncertainty.

The idea of entrepreneurship was also supported by Schumpeter's Seminal Work "Small is Beautiful" (David 2004). Schumpeter recognising the very high levels of unemployment and poverty across the globe argued that the myopic focus in large projects and organisations created a large gap between the 'haves and have not' (David 2004). According to David (2004), an entrepreneur is a person who is willing and able to convert a new idea or invention into a successful innovation simultaneously creating new products and business models largely for the dynamism of industries and long run economic growth. With training, education and support, individuals can regain their dignity, work towards self-employment and become active members of the national economy.

The importance of entrepreneurship in development of nations was also documented by Smith (2009) in his book *Wealth of Nations* whereby he was underscoring the significance of invention and innovation as catalysts and vehicle for economic development and requisite tools to poverty eradication. Entrepreneurial success in general seems to be closely related to the motives, skills and attitudes of the entrepreneur (Reijonen and Komppula 2007).

In today's world, small businesses and particularly new ones are seen more than ever as a vehicle for entrepreneurship, contributing not just to employment and social and political stability, but also to innovative and competitive power, (Wennekers and Thurik 1999). The positive and statically robust link between entrepreneurship and economic growth has been verified across a wide spectrum of units of observation, spanning the establishment, the industry, the region and the country. Confronted with rising concerns about unemployment, job creation, economic growth and international competitiveness in global markets, policy makers have responded to this new evidence with a new mandate to promote the creation of new businesses under the guise of entrepreneurship.

Moreover, there is ample evidence that economic activity has shifted away from large firms to small firms during the current millennium and beyond. The underlying causes being the increase in labour supply leading to lower real

wages and coinciding with an increasing level of education change in consumer tastes, relaxation in entry regulations, the need for decentralisation to promote creativity, globalisation and phenomenal advancement in technological sphere (Wennekers and Thurik 2007). Self-employment for people with disabilities is significant from a number of different policy perspectives inter alia, promoting entrepreneurship among disadvantaged groups, narrowing the gap in employment rates between people with disabilities from the rest of the population and preventing social exclusion (Muzari 2011). Many of the barriers to self-employment are faced by people with disabilities and those without disabilities people alike but for people with disabilities they may be more acute or more difficult to overcome, including disability unfriendly entrepreneurship legal and policy frameworks, access to start-up capital, interaction with the benefit system, and finding out about and accessing appropriate training and advice (Wennekers and Thurik 2007).

The idea that human capital and financial capital are key input factors for the start-up success and growth of firms makes entrepreneurial inaccessible for people with disabilities (Mpofu 2002). Disability is both the reason for and the consequences of poverty (Mpofu et al. 2011). Persons with disabilities often lack adequate schooling and have limited access to gainful employment and therefore cannot come up with significant capital to start an entrepreneurial activity.

In micro and small enterprises, a single person, usually the owner-manager must have both technical and managerial skills (Neuberger and Rathke 2009). These skills are rare in people with disabilities as their history shows that they have been denied access to formal education and training (Mpofu et al. 2011) that would make them capable to engage in entrepreneurial activities. Without social protection, exclusion from social processes people with disabilities will not be able to raise financial capital to finance start-up costs and necessary investments in equipment. Entrepreneurship as it relates to people with disabilities is fraught with problems (Zimmer and Aldrich 1987). Differences in access to credit may be due to discrimination and financial exclusion against them. Most nascent entrepreneurs with disabilities lack experience, do not have a history of prior success, and are unable

to provide collateral for loans (Mpofu 2003). Thus, at the beginning of the start up process, obtaining capital requires convincing someone outside the traditional banking system to share the high risks of starting a new venture. Individuals with strong ties to entrepreneurs might provide personal loans or invest in startups; either way, they are sharing part of the risk of venture failure. The only available tie for people with disabilities may be that of families and disability related non-governmental organisations which do not often translate into financial support from them (Zimmer and Aldrich 1987).

A considerable number of small businesses fail at their infancy and others fail a few years after inception (Watson and Everett 1996). Literature has attributed this to resource poverty (Watson and Everett 1996), for example lack of capital or management skills. However, a growing number of researchers (Wennekers and Thurik 2007). Reijonen and Komppula (2007) challenged this view and small firms have found unique ways of overcoming their smallness, particularly, entrepreneurial small firms, may overcome size-related constraints through network relationships.

Entrepreneurs who have strong identity-based networks accumulate "cognitive capital" (Nahapiet and Ghoshal 1998), which provides them with a unique understanding of the needs and point of view of their communities. "Cognitive social capital" refers to a shared system of meanings that enables individuals within a network to make sense of the information they receive (De Carolis and Saporito 2006). Social networks can facilitate entrepreneurs find opportunities and ease access to specific markets or niches. Obviously, connections to the political establishment are an important source for potential entrepreneurs. Connections become more important and more visible during the turmoil caused by shifts in political and economic systems. Persons with disabilities suffer from discrimination throughout the world and are frequently excluded from social, economic and political processes in their communities. This makes it difficult for them to develop useful social networking with atypical population. Disability was long considered an individual problem that was treated from a charitable viewpoint. The Decade of Disabled Persons (1983-92) proclaimed by the UN and World Programme of Action triggered a change from the care approach to a human rights

approach by including the equal rights of persons with disabilities to participate in social processes including developmental issues. Despite the adoption of the decade of the disabled persons by UN, pro-disability act such as the Disabled Act 1992 in Zimbabwe, the Indigenisation Act 2011, egalitarian Zimbabwean constitution, entrepreneurs with disabilities are socially excluded, stigmatised and marginalised and consequently their network ties and cohesion in business circles are weak and frail. This study then seeks to evaluate the level of community engagement of people with disabilities in entrepreneurial programmes in rural communities of Zimbabwe.

Goals of the Study

The following research questions were used in this study: (a) What are the characteristics of entrepreneurship available for Makonde rural communities?; (b) To what extent are people with disabilities trained in entrepreneurship skills in Makonde district?; (c) To what extent does entrepreneurial related laws of the country enhance participation of people with disabilities in entrepreneurial activities?; (d) What business networking activities are available for people with disabilities in rural communities in Makonde district?; and (e) What is the level of finance/credit engagement of people with disabilities for entrepreneurship in rural communities in Makonde district?

METHOD

Research Design

This study used mixed method approaches by making use of both qualitative and quantitative research methods to find the level of community engagement of people with disabilities in entrepreneurial programmes in a Zimbabwean rural district. The mixed method approach was used to capture the best of both qualitative and quantitative approaches. The qualitative component of the study made use of interviews to get the nature of entrepreneurial activities available to people with disabilities in their rural communities. Qualitative approach in this study was preferred because the approach focuses on how individuals and groups view and understand the word and construct meaning out of their experi-

ences (Nieuwenhuis 2010). The approach enabled the researchers to interact with people with disabilities focusing on their meaning in relationship with the disability and entrepreneurship.

A questionnaire was used to collect quantitative data in this study. Since this study was interested in the perceptions of persons with disabilities on their level of engagement in entrepreneurial activities in their communities, the goal of the research was adequately met.

Population

The exact number of people with disabilities in the population of Makonde district of Zimbabwe is still unknown. Estimates of Zimbabwean 2012 census on disability in Makonde district showed that there are 3000 people with disabilities in the district. However, they are indications that most people were not captured as having disabilities while others without disabilities classified as having disabilities as the used census sheet did not include other types of disabilities such as health related ones, emotional, learning and mild visual impairment on the other hand classify albinism as disability. However, literature in the field of disability studies suggests that prevalence state of disabilities among most communities is assumed to be about 11% (Hardman et al. 1993; Heward 2003).

Sample

The study made use of 137 respondents (46 physical disabilities, 24 visual impairment, 20 Hearing impairment, 15 mental retardation (mild to moderate), 10 emotional disorders and 22 other health related conditions) from rural communities of the Makonde district in Zimbabwe. The respondents were purposively selected in this study. These were the people with disabilities the researchers available in the district. The sample was large enough to draw inferences representing people with disabilities in rural communities of the district under study.

Sampling Procedure

The study made use of stratified sampling in order to come up with the sample. The population under study was divided into six strata groups (disability categories). Random sampling

was conducted with these 6 groups. Stratified sampling was opted for in the study because it facilitated equal numbers and also accommodates proportional representation of participants from all strata's (Makore-Rukuni 2003). Makonde district was chosen for this study because the district is purely rural hence meeting the research focuses of entrepreneurial activities in rural communities of Zimbabwe. The district was also chosen for data collection logistical purposes because of its proximity to one of the researchers.

Instruments

This study made use of two different instruments, a questionnaire and an interview guide. This study conducted a pilot study to establish the validity and reliability of research instruments. Instruments used in this study were tested for validity and reliability. They were also tested for internal reliability. This is very crucial especially when a study is integrating a perception related phenomenon. To obtain internal consistency of the study research instruments, Cronbach alpha coefficient that is based on the inter-item correlations was used against the questionnaire. A reliability coefficient of 0.80 was found and this shows that the research questionnaire was (Petersen and Maree 2010).

Data Collection

The researchers sought permission to collect research data from the Ministry of Labour and Social Services. Using Disability survey return forms, the researchers identified the location of respondents and made appointments to meet them for the purpose of the research. The researchers visited the respondents and administered the questionnaire. Interviews were conducted to the respondents.

Data Analysis and Interpretation

Quantitative data were analysed using percentages and tables; and qualitative data were analysed using themes in this study.

Ethical Considerations

This study was guided by principles that provide a generalised framework of how the research must be conducted. The study addressed the following ethical considerations:

(a) Informed Consent and Voluntary Participation: Respondents who were people with disabilities were given all relevant information about the risks or harm that could arise if they participate in the research. They then choose to participate or not to participate in the study. They were also be allowed to pull out of the research at any point should they wish to without any penalties.

(b) Protection from Harm: The research made sure that respondents were not being exposed to any undue physical harm or psychological harm. The researchers tried to be honest, respectful and sympathetic towards all participants and if by any chance participants required debriefing after an interview the researchers provided this and made referral whenever possible.

(c) Confidentiality and Privacy: The researchers promised to protect the anonymity of the research participants and the confidentiality of their disclosures by consent to the release of personal information. Respondents' information and responses shared during the study was kept private to protect identities of participants (Maree and van der Westhuizen 2010).

RESULTS

Results on the level of community engagement of people with disabilities in entrepreneurial programmes in Makonde district were presented using the following interview guide and research questions:

Research Question 1: *What is the nature of entrepreneurial activities available for Zimbabwean rural youths with disabilities?*

Results from the interview transcripts study indicated that they were a number of entrepreneurial activities going on in the country. Most of entrepreneurial activities identified by the respondents were technical in nature. Examples of such activities included book keeping, poultry, nutritional gardens, and household's furniture manufacturing. They indicated that these activities were funded by government and Non governmental organisations. However, they indicated that these activities were for the youth in general and not adapted to focus on the needs of youths with disabilities. The responses on community engagement of youth with disabilities in entrepreneurship activities in rural communities of Makonde district are shown in Table 1.

Table 1 shows responses on community engagement of youth with disabilities in entrepreneurship activities in rural communities of Makonde district.

Research Question 2: *To what extent are people with disabilities trained in entrepreneurship skills?*

In order to provide an adequate answer to research question respondents who were people with disabilities were asked three questions meant to solicit information concerning the research questions. The respondents were asked to indicate if they have received entrepreneurship training formally or informally or not.

Research Question 3: *To what extent does entrepreneurial related laws of the country enhance participation of people with disabilities in entrepreneurial activities?*

Respondents who were people with disabilities were asked three questions relating to laws and policies relating to participation in entrepreneurship activities in their country. The first question required them to rate the inclusiveness of Zimbabwean entrepreneurship policies. The study found that Zimbabwean entrepreneurship regulations and policies were inclusive. The second question asked respondents whether or not people with disabilities were also considered in private and governments' funds for entrepreneurship activities. The study found that they were acceptable by peers both with and without disabilities as equal partners in entrepreneurship arena. The third question asked about their awareness of the existence of entrepreneurship policies from the government of Zimbabwe. The study found that they were aware of the existence of entrepreneurship policies from the government of Zimbabwe.

Research Question 4: *What business networking activities are available for people with disabilities in rural Communities in Zimbabwe?*

In order to provide an adequate answer to research question number 3, were asked to respond to three statements driven from the research question number 3: They were asked to rate if they were accepted by peers in entrepreneurship activities, whether or not their entrepreneurship activities were well connected and their membership to local business community.

Research Question 5: *What is the level of finance/credit engagement of people with disabilities for entrepreneurship in rural communities in Zimbabwe?*

Table 1: Responses on community engagement of youth with disabilities in entrepreneurship activities in rural communities of Makonde District

Question	Response													
	SA	%	A	%	N	%	DA	%	SDA	%	CNA	%	T(f)	T%
1 I underwent entrepreneurship activity training.	13	9	7	5	26	19	42	31	41	30	8	6	137	100
2 I have adequate basic book keeping skills necessary to start or run an SMS activity.	15	11	6	4	27	20	50	36	33	24	6	4		
3 I can be a manager for any entrepreneurship company small.	20	15	13	9	33	24	37	27	18	13	16	12		
4 Small enterprise regulations and policies are user friendly to people with disabilities.	13	9	11	8	28	20	35	26	31	23	19	14		
5 People with disabilities are also considered in private and government funds for entrepreneurship activities.	9	7	20	16	20	16	34	25	36	26	18	13		
6 I am aware of Zimbabwean government Entrepreneurship development policies.	10	7	10	7	31	23	28	20	42	31	16	12		
7 I am acceptable by entrepreneurship peers both with and without disabilities	7	5	6	4	20	16	53	39	38	28	13	9		
8 My entrepreneurship programmes are well connected with other stake holders	6	4	5	4	28	20	55	40	30	22	13	9		
9 I am a member of a local business group in my community	3	2	4	3	6	4	60	44	41	30	23	17		
10 I have equal loan opportunities from banks with people without disabilities.	16	12	17	12	15	11	39	28	30	22	20	16		
11 I have reliable and adequate knowledge on institutions which provide funding for people who want to start entrepreneurship activities.	13	9	12	9	15	11	51	37	21	15	26	19		
12 Bank institutions lending policies presents constraints to my participation in SMS activities.	6	4	9	7	31	23	36	26	38	28	17	12		

The majority of the respondents indicated that they have equal access to loans from banks; like counter parts without disabilities. The study found that they were aware of banks that provide funding for people who wants to start Small and Medium Enterprise (SME's or entrepreneurship activities). The respondents indicated that

banking policies in their country were user friendly.

DISCUSSION

The study set out to investigate the level of engagement of people with disabilities in entre-

preneurial activities in Makonde district of Zimbabwe. Community engagement of people with disabilities was measured against availability of entrepreneurial activities targeting them, entrepreneurial education, and legal/policy issues relating to entrepreneurship, business networking and finance/credit engagement.

The results of the study indicate that there are entrepreneurial activities in rural Zimbabwe that are targeting youth and being funded by the government and Non governmental organisations. Examples of entrepreneurial activities in rural Zimbabwe includes households furniture manufacturing that includes timber sawing, carpentry workshops for manufacturing chairs, non-chemical agricultural input activities, clothing and food manufacturing. However, respondents indicated that most of these entrepreneurial activities were meant for community members in general and were not tailored to meet their disabling conditions. The study results confirm exclusionary practices associated with some of the Zimbabwean empowerment activities such as entrepreneurship.

The study also found out that no entrepreneurial education designed to meet the needs of available targeting people with disabilities. Non existence of entrepreneurial education for people with disabilities might be related to attitudes of entrepreneurship programme implementers and programme funders. Negative attitudes on disabilities from part of programme implementers and funders may create learning constraints and low opportunities for people with disabilities than their counterparts without disabilities (Mpofu and Shumba 2012a, b). As most entrepreneurial educators are not conversant with disability issues, they are bound to inherit religious and cultural perceptions that are stereotyping to individuals with disabilities. Most communities in Zimbabwe have negative attitudes towards people with disabilities (Chidyausiku 2000; Mpofu 2004, 2008; Mpofu and Shumba 2012a,b). People with such possibility of inheriting negative, stigmatising and stereotyping position on individuals with disabilities believes in incompetence of people with disabilities and such beliefs may hinder them selecting participants with disabilities in entrepreneurial education activities they are in charge of. This position confirms the exclusionary nature of the Zimbabwean entrepreneurial education programmes that does not acknowledge diversity of its cli-

ents as expected in human learning programmes. Most entrepreneurship materials are in formats that are not user friendly to other disabilities such as the blind and the deaf. Most entrepreneurial materials are in print formats which is inaccessible to blind people. Entrepreneurial teachers were also not conversant with use of sign language thus making entrepreneurial education inaccessible for the deaf.

The study also sought to find out the perceived effects of institutional, legal and policy relating to entrepreneurship on participation of people with disabilities in entrepreneurial activities. Results of the study indicate that Zimbabwean entrepreneurship legal and policies are not user friendly to people with disabilities. Entries into certain types of economic activities (for example, starting a company, money lending institution or a bank) are prohibitive in Zimbabwe and this becomes worse for people with disabilities. Often, obstacles are created by onerous requirements for obtaining the necessary license, clearance or registration before a small business can be started (Muzari 2011). These bureaucratic barriers to entry have several negative effects on participation in entrepreneurial activities by people with disabilities. There is an indirect effect such as discouraging of potential entrants into small business activity and the exclusion of those unable to comply with necessary procedures. This may occur when a person with limited education is unable to understand what is required as the case in most people with disabilities. Besides barriers to entry created by the government policies and regulations, problems can also arise from the restrictive practices of existing procedures. For example, the entry into a particular profession (for example, accounting) can be restricted by controlling entry into training or imposing inappropriately high certification requirements.

The study's results also indicate that people with disabilities are not being involved in business networking activities in the studied rural Community in Zimbabwe solely because of their disabling condition. Non participation in networking activities may be emanating from negative attitudes from communities against people with disabilities. Negative attitudes may lead to assumption that people with disabilities are not competent and are unable to make and maintain sound relationships with non disabled peers. Business networking is a community social ac-

tivity which is necessary for the success of any entrepreneurial activity. This confirms the position that persons with disabilities are excluded from various community activities on the grounds of their condition (Vlachou 1997). This exclusion deprives them of social, economic and political processes in their communities and makes it difficult for them to develop useful social networking with atypical population. They are excluded in mainstream entrepreneurial activities of the society by both physical and psychological barriers and the later is more damaging to people with disabilities. For instance, attitudes are more serious than the physical barriers (Hegarty 1987). Disability was long considered an individual problem that was treated from a charitable viewpoint (Mpfu et al. 2012). Because of poor business connections people with disabilities in entrepreneurial activities find problems in getting opportunities and preferential access to specific markets or niches. Connections to the political establishment are an important source for potential entrepreneurs. Having sustainable relationships become more important and more visible during the turmoil caused by shifts in political and economic systems (Manev et al. 2005) and is very common in most African countries.

This study also found that people with disabilities in the studied Zimbabwean rural community have no known line of credit to finance their entrepreneurial activities. Because disability is both the reason for and the consequences of poverty (Mpfu et al. 2011), social security demands from banks and other capital lending institutions makes people with disabilities not qualify for loans and other capital related advancement to start entrepreneurial activities. Most people with because do not have a history of prior success and this makes them unable to provide collateral for loans. Families and disability related non-governmental organisations are the only available sources of funds for most people with disabilities which do not often translate into financial support from them (Zimmer and Aldrich 1987).

CONCLUSION

This study concluded that there were of entrepreneurial activities meant for youth from government and NGOs in Makonde district. Examples of such activities were household furni-

ture manufacturing, gardens and sewing. However, the study found out that most of these activities did not include young people with disabilities. The study also concluded that young people with disabilities lacked entrepreneurial skills. This was caused by the fact that training needs of people with disabilities were not incorporated in most entrepreneurial skills training. The study also found out that young people with disabilities were not aware of entrepreneurial policies in their country and those who were involved in some entrepreneurial activity in one way or the other had poor business networking. Business networking is vital for the success of any trading activity. Banks and other credit institutions were also not making funding available to young people with disabilities as they demanded collateral security to get access to funding yet disability in most cases is a result of poverty.

RECOMMENDATIONS

The current study found that people with disabilities were not being engaged in most entrepreneurial activities in rural communities of Zimbabwe. The study recommends a shift in entrepreneurial policies should be done to include quarter system that would include special populations so that they also benefit from this lucrative economic activity in the country. The study also found that most people with disabilities lacked entrepreneurial skills. Entrepreneurial skills are vital for any enterprise activity. Lack of entrepreneurial skills in people with disabilities was found linked to their low academic background and entrepreneurial information which was not accessible to other disabilities such as the blind and the deaf. This study recommends that entrepreneurial curriculum be modified to meet the heterogeneous needs of clients it is intended to serve.

Most people with disabilities were found to be aware of entrepreneurial policies of their country. This was affecting their participation in entrepreneurial activities in their communities because they will not be aware of where to get information necessary to start a business activity. The study recommends that disability advocacy groups should advance the economic needs of people with disabilities in their communities in their advocacy work so that people with disabilities get access to entrepreneurial policies of

their country. This will make them more enlightened and engaged in entrepreneur activities in their communities. The study found out that people with disabilities who were in entrepreneurial activities or some sort had poor business networking. The study also recommends that government should hold disability awareness campaigns in various communities so that the public develop positive attitudes towards people with disabilities and realise that disability is not inability. This would help in creating trust between people without and with disabilities. Trust is vital for creating and maintenance of friendship.

The study also found that lines of credit were not available to people with disabilities because some of them do not have collateral security. This makes people with disabilities fail to take up entrepreneurship opportunities that needs capital injection from financial institutions. The study recommends that the government of Zimbabwe should be guarantors for special population so that they get access to credit of lines and fulfill Article 23 of United Nations Convention on animal and rights which say every person must enjoy full and rich life.

REFERENCES

- Bordo MD 1983. Some aspects of the monetary economics of Richard Cantillon. *Journal of Monetary Economics*, 12(2): 235-258.
- Bruder J, Neuberger D, Döppner, SR 2011. Financial constraints of ethnic entrepreneurship: Evidence from Germany. *International Journal of Entrepreneurial Behaviour and Research*, 17(3): 296-320.
- David R 2004. *Schumpeters Market Enterprise and Evolution*. Massachusetts: Edward Elger Publishing Inc.
- De Carolis DM, Saparito P 2006. Social capital, cognition, and entrepreneurial opportunities. *A Theoretical Framework Entrepreneurship Theory and Practice*, 30(1): 41-56.
- General Assembly of the United Nations 1989. *Convention on the Rights of the Child*. 20 November 1989. New York: UN.
- Hardman ML, Drew C J, Egan MW, Wolf B 1993. *Human Exceptionality, Society, School and Family*. Boston: Ally and Bacon.
- Happner PP, Kivlighan, DM, Wampold BE 1992. *Research Design in Counseling*. California: Brooks/Cole Publishing Company
- Hegrarty S 1987. *Meeting Special Needs in Ordinary Schools*. London: Oxford University Press.
- Hewrad W 2003. *Exceptional Children. An Introduction to Special Education*. Ohio: Merrill Prentice hall
- Hisrich RD, Peters S, Shepherd DA 2005. *Entrepreneurship*. New York: McGraw-Hill Irwin.
- Manev IM, Gyoshev BS, Manolova TS 2005. The role of human and social capital and entrepreneurial orientation for small business performance in a transitional economy. *International Journal of Entrepreneurship and Innovation Management*, 5(3): 298-318.
- Makore- Rukuni M 2003 *Introduction to Research Methods*. Harare. Zimbabwe Open University.
- Maree K, van der Westhuizen C 2010. Planning a research proposal. In: K Maree (Ed.): *First Steps in Research*. Pretoria: Van Schaik.
- Martha A, Martnez M 2011. Networking strategies for entrepreneurs-balancing cohesion and diversity. *International Journal of Entrepreneurship Behaviour and Research*, 17(1): 7-38.
- Mpofu E 2002. *Counselling People with Disabilities*. Harare: Zimbabwe Open University.
- Mpofu J, Gasva D, Gwembire J, Mubika D 2011. *Introduction to Special Needs Education*. Harare: Zimbabwe Open University.
- Mpofu J, Shumba A 2012. The Zimbabwean Patients Charter of Rights: Effects on health care access by people with disabilities living with HIV/AIDS. *Journal of Human Ecology*, 38(2):135-144
- Mpofu J, Shumba A 2012. Challenges faced by students with special education needs in early childhood development centers in Zimbabwe as perceived by ECD trainers and parents. *The Anthropologist*, 14(4): 327-339.
- Mubika A, Mpofu J, Gasva D, Gwembire J 2011. *Introduction to Special Needs Education in Youth Work*. Harare: Zimbabwe Open University.
- Muzari WM 2011. *Small Enterprise Development*. Harare: Jongwe Printing and Publishing Company.
- Myezwa H, M'kumbuzvi VRP 2003. Participation in community based rehabilitation programmers in Zimbabwe: Where are we? *Asia Pacific Disability Rehabilitation Journal*, 18(1): 56-633.
- Nahapiet J, Ghoshal S 1998. Social capital, intellectual capital, and the organizational advantage. *Academy of Management Review*, 23(2): 92-101.
- Neuberger D, Döppner RS 2009. Microenterprises and multiple bank relationships: The case of professionals. *Small Business Economics*, 32(2): 207-229.
- Nieuwenhuis J 2010. Analysing qualitative data. In: K Maree (Ed.): *First Steps in Research*. Pretoria: Van Schaik, PAGE NO.
- Petersen J, Maree K 2010. Standardisation of a questionnaire. In: K Maree (Ed.): *First Steps in Research*. Pretoria: Van Schaik.
- Reijonen H, Komppula R 2007. Perceptions of successes and its effects on small firm performance. *Journal of Small Business Enterprise Development*, 14(4): 689-701.
- Roy T, Sanders W 2005. Entrepreneurship: Small business and economic growth. *Journal of Small Business and Enterprise Development*, 11(14): 140-149.
- Smith A 2009. *The Wealth of Nations: A Modern-Day Interpretation of an Economic Classic*. London: Oxford University Press.

- Vlachou AD 1997. *Struggle for Inclusive Education—An Ethnographic Study*. Buckingham: Open University Press.
- Watson J, Everet JE 1996. Do small business have high failure rates? Evidence from Australian retailers? *Journal of Small Business Management*, 34(4): 45-62.
- Wennekers S, Thurik R 1999. Linking entrepreneurship and economic growth. *Small Business Economics*, 13: 27-55.
- Wing L 2010. Funding gap, what funding gap? Financial bootstrapping: Supply, demand and creation of entrepreneurial finance, *International Journal of Entrepreneurial Behaviour and Research*, 16(4): 268-295.
- Zimmer C, Aldrich HE 1987. Resource mobilization ethnic networks: Kinship and friendship ties of shopkeepers in England. *Sociological Perspectives*, 30: 422-445.