

The Status of Micro, Small, and Medium-sized Enterprises for People with Disabilities in Tanzania: A Scoping Review

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Abstract: *The present scoping review aimed to establish the status of Micro, Small, and Medium-sized Enterprises (MSMEs) for people with disabilities in Tanzania. The PCC (Population or participants/Concept/Context) framework assisted in identifying the main concepts in the scoping research and its fundamental main question. Sixty published research articles and eight grey literatures were included. Themes from the reviewed literature include: opportunities for people with disabilities to obtain funding; entrepreneurial skills possessed by people with disabilities; availability of micro-credits; and business policies in support for people with disabilities. Content and thematic analysis methods were used for data analysis. Findings revealed that people with disabilities faced numerous challenges, including poor infrastructure, raising capital, and poor support from stakeholders. Other challenge includes, low understanding to promote the growth of their organisations. Research findings likewise found that the majority of persons with disabilities lacked entrepreneurship skills. Research findings similarly revealed that small cash flow, poor accounting practices, inadequate credit history, and high transaction costs hindered credit accessibility by MSMEs. Furthermore, findings indicated that high default rates and a lack of collateral limited financial institutions to lend to MSMEs. Moreover, research findings revealed that the majority of organisations did not consider the need for visually impaired persons to use Information and Communication Technology due to the high cost. Generally, MSMEs for people with disabilities in Tanzania were too depressed. Special training programs were recommended to people with disabilities so as to impart competencies and behavioural change in starting and running businesses. Future research is needed to be done in Tanzania about persons with disabilities in the indigenous community, the Maasai, on their engagement in entrepreneurship.*

Keywords: Micro, Small, and Medium Enterprises, People with disabilities, Entrepreneurial skills, Scoping review, Micro-credits

1. Introduction

Persons with disabilities are those with physical, mental, intellectual or sensory impairment which may hinder or limit their full and effective participation in society

on an equal footing with others (National Bureau of Statistics, 2022). The literature reveals that approximately 1.5 billion people worldwide live with a physical, mental, sensory, or intellectual disability, and about 80 percent are in low and middle-income countries (Martin et al., 2021). There are 5,347,397 persons in Tanzania, equivalent to 11.2 percent of the total population aged 7 years and above living with some form of disability (National Bureau of Statistics, 2022).

A large percentage of people with disabilities do not access essential services, particularly basic education and primary health care services. In sub-Saharan Africa, a large percentage of people with disabilities are mistreated through negligence, superstition, and abuse. Besides, people with disabilities are isolated, considered weak, stigmatised, segregated, and humiliated within their communities. Many people with disabilities in Tanzania are not accessing and getting basic education and primary health care. Besides, stigma, segregation, and humiliation attitudes within their communities are still in existence. Worse of all, a few are included in decision-making hierarchies starting at the family and community level through national level.

As regards to education, in Tanzania and beyond, few people with disabilities get few chances to education and many children are hidden. The 2016 research conducted by the Tanzania Federation of People with Disabilities' Organisations [SHIVYAWATA] found the just 8 percent of people with disabilities had access to primary education; 6 percent had access to secondary education; 3 percent had access to vocational education; and 1 percent had access to higher and/or university education (Foundation for Civil Society [FCS], 2017).

Maxwell (1998) asserts that people become poor because they are excluded from social institutions where access is based on status, privilege, race and gender. On the side of women with disabilities, many are excluded based on both gender and disability, thus they face double disadvantages. Experience shows that women with disabilities are, in most cases, at a disadvantage compared to their male colleagues, particularly on the income side and human rights. Looking at the social and cultural contexts of women in Africa in general and Tanzania in particular, women are commonly given the second place in many spheres of life. For instance, when we talk about going to school, particularly secondary school education, boys are given the first place and girls given the second chance (African Initiatives, 2018).

Looking further on economic point of view with respect to women in rural areas, the main producers are women but the owners of the produce are men. Besides, women and girls with disabilities are vulnerable to economic violence (Institute of Development Studies [IDS], 2020). IDS further enumerates factors leading to women with disabilities' poverty including: low expectations of women with disabilities' abilities; stigma; poverty; concerns over cost; poor enforcement of legislation; lack of entrepreneurship skills; low level of education; low capital; unfriendly business spaces; and unfriendly district and municipal councils' business by-laws (ibid). Failure to access to health services as well contributes to their poor health as a result

they cannot participate effectively in economic activities. For instance, a recent study conducted in Tanzania reveals, “...about 66% of women with disabilities in a 2018 study reported different forms of verbal abuse or discriminatory practices when attending maternal services” (Tanzania Empowerment for Persons with Disability and Gender Health Organization [TEPDGHO], 2018).

Furthermore, emphasising the economic point of view, particularly in Tanzania, various studies have found that people with disabilities comprise one of the poorest and most marginalised and socially excluded groups (Foundation for Civil Society [FCS], 2017; Kuper et al, 2016; Tiwari et al, 2019). People with disabilities are more likely to be unemployed, to have less formal education and have less access to developed support networks and social capital than their non-disabled peers (FCS, 2017). Households with persons with disabilities are more likely to be food insecure (Tiwari et al, 2019). In addition, they are more likely to be vulnerable to all kinds of shocks (Tiwari et al, 2019). John (2022, Para. 1), did research with FSNet-Africa on the role played by Micro, Small and medium-sized enterprises (MSMEs) in the food system. They described MSMEs as enterprises forms which have one (1) to 99 employees, Micro enterprises are having fewer than 10 employees, small enterprises having 10 to 49 employees, and medium-sized enterprises are the ones which have 50 to 99 members of staff (John et al, Para. 1). Globally, MSMEs account for more than 90 percent of businesses, and they contribute more than 50 percent to Gross Domestic Product (GDP) (Para.1). In Tanzania, MSMEs make up more than three million enterprises and contribute more than 27 percent of the country’s GDP. MSMEs play a significant role in the food system-particularly in low- and middle-income countries, simply because, MSMEs assist communities in accessing food by making it more available, accessible, and affordable (Para. 2).

In Tanzania, the Small and Medium Enterprise Development Policy of 2003 asserts that the majority of SMEs fall under the informal sector. The SMEs policy aims to improve the informal sector through focusing at creating an enabling business environment, developing infrastructure, and strengthening financial and non-financial services as well as establishing and strengthening institutions that support MSME development.

According to National Bureau of Statistics [NBS] (2016), the majority of people with disabilities in Tanzania are employed in agricultural, commercial and food crop activities (67.1%), particularly women with disabilities (70.3%) (p, v). Trade and commerce are the second sector (5.9%) where persons with disabilities engage for their livelihood (National Bureau of Statistics, 2016). majority of persons with disabilities are farmers, livestock keepers, and fishermen (70.3%), and more women engage in farming activities compared men (National Bureau of Statistics, 2016).

The literature reveals the major limiting factors to people with disabilities to establish MSMEs include accessing to micro-credits, lack of entrepreneurship skills; and inaccessible environments. Other factors include, lack of social support; negative

psychological well-being of people around them; poor knowledge of modern technology, and exclusion of individuals with disabilities in the community to mention a few (Tungaraza, 2012, Rafiki, 2019, De Serres-Lafontaine et al., 2023). The present scoping review intended to find out if the mentioned challenges still face people with disabilities in Tanzania, as revealed by earlier studies.

1.1 Research Aim

The present desk research aimed to establish the status of Micro, Small and Medium-sized Enterprises for people with disabilities in Tanzania. The subsequent objectives and questions guided the research:

1.2 Research Objectives

- i. To find out the degree to which people with disabilities in Tanzania find opportunities for initiating and run Micro, Small and Medium Enterprises.
- ii. To investigate the extent to which people with disabilities in Tanzania have entrepreneurial skills for initiating and run Micro, Small and Medium Enterprises.
- iii. To find out the extent to which availability of micro-credits enables and /or limits people with disabilities in Tanzania to initiate Micro, Small and Medium Enterprises
- iv. To investigate how the growth and development of ICT assists people with disabilities on running their Micro, Small and Medium Enterprises in Tanzania.

1.3 Research Questions

- i. To what degree do people with disabilities in Tanzania find opportunities for initiating and run Micro, Small and Medium Enterprises?
- ii. To what degree do people with disabilities in Tanzania have entrepreneurial skills for initiating and run Micro, Small and Medium Enterprises?
- iii. To what extent availability of micro-credits enables and /or limits people with disabilities in Tanzania to initiate Micro, Small and Medium Enterprises?
- iv. How do business policies support a friendly working environment for people with disabilities to initiate and run Micro, Small and Medium Enterprises?
- v. How does the growth and development of ICT assisting people with disabilities on running their Micro, Small and Medium Enterprises in Tanzania?

2. Methods and Procedures

Scoping reviews are exploratory, and they typically address a broad question. According to Arksey and O'Malley (2005) cited by Hanneke et al. (2017), a scoping review "is a literature mapping process that allows a researcher to examine the landscape of the literature based on a particular question of interest" (p.3). Normally, researchers conduct scoping reviews to assess the extent of the available evidence, to

organise it into groups and to highlight gaps. Sometimes scoping reviews can decide whether it would be useful to conduct a systematic review. The present scoping review went through the following processes: Identifying the research question or objectives; defining the inclusion and exclusion criteria; searching for evidence; selecting evidence; extracting evidence; charting evidence; and presenting evidence.

2.2. The PCC model: Inclusion and exclusion criteria

The PCC (Population or participants/Concept/Context) framework explained by Table 1 assisted to identify the main concepts in the scoping research and its fundamental main question. The framework also helped to inform the search strategy. Additionally, breaking-down into sub-questions allowed checking for any potentially missed inclusion and exclusion criteria in the research (see [Pollock et al., 2023](#)) for further reference. That is, sub-questions were useful in outlining how the evidence can be mapped out. According to Pollock and colleagues, "the PCC framework (population, concept, and context) is recommended as a guide to construct clear and meaningful objectives and eligibility criteria for a scoping review" ([Pollock et al., 2023](#))

Table 1: *PCC model*

PCC elements	Inclusion criteria	Exclusion criteria
Population	Persons with different type of disabilities (difficulty in seeing, difficulty in walking, difficulty remembering, difficulty in hearing difficulty in self-care, and difficulty in communication). Indigenous and non-indigenous persons with disabilities	All persons without any kind of disabilities.
Concept	Micro, Small and Medium-sized Enterprises (MSMEs); people/person with disabilities, Small and medium-sized enterprises (SMEs), entrepreneurship, social entrepreneurship.	All concepts that do not follow under the mentioned inclusion criteria.
Context	In the main body only, research carried in Africa in general and Tanzania in particular (both published and unpublished studies) from 1989-2023. All articles in English language	In the main body studies carried outside of Africa both published and unpublished. Grey literature (reports, policy literature, working papers, government documents, speeches, white papers, urban plans editorials/commentaries, letters and research & conference abstracts).

Source: Pollock et al., 2023

The subsequent improved criteria for conducting the scoping reviews by Peters et al. (2015) were as well used: First, defining and aligning the objective/s and question/s: objectives about the status of Micro, Small and Medium-sized Enterprises for people with disabilities in indigenous and non-indigenous communities in Tanzania were clearly stated. Second, developing and aligning the inclusion criteria with the objective/s and question/s: inclusion and exclusion criteria, which aligned with the stated criteria were sorted out. Third, describing the planned approach to evidence searching and selection of an approach for searching evidence were done accordingly, and genuine search engine were identified. Fourth, searching for the evidence was done through the usual means: electronic databases, reference lists (ancestor searching), websites of university organizations, and conference proceedings were searched. Fifth, selecting the evidence, sources which were obtained were chosen basing on the listed exclusion and inclusion criteria, also basing on research articles which aligned to research questions. Sixth, extracting the evidence: information on and from the relevant studies were extracted to be used in the study. Seventh step was about charting the evidence: where necessary, a visual representation of data by using charts was done accordingly. Eighth step was about summarizing the evidence in relation to the objective/s and question/s: required information which was relevant to research objectives/research questions were collated and summarised to be used in the preparation of the results' report; Ninth, consultation of information scientists, librarians, and/or experts (throughout): occasionally, librarians and experts about indigenous entrepreneurship were consulted.

Furthermore, the subsequent research question assisted to search for the resources: The status of Micro, Small and Medium-sized Enterprises of people with disabilities from indigenous and non-indigenous communities in Tanzania. The search engines used were: Google Scholar, SSRN, ERIC, and Opendoar.org/Directory of Open-Access Repositories website. The total included results were 68 sources (see Appendix 1). The published sources were sixty (60) dissertations/thesis and/or researches and other sources found were eight (8) and all were included in the present scoping review.

3. Result and Discussion

Simple coding and categorization of data extracted from included records was conducted to clarify definitions, illustrate and describe the key features of review findings. Content analysis (CA) technique involving a wide-ranging read through of data, highlighting of key words and phrases, and clustering of similar concepts into larger categories was used to organize extracted data. Thematic Analysis method was also used to identify main themes from the qualitative data. The generated main themes were used as sub-headings at the synthesis of evidence stage.

3.1 Opportunities for people with disabilities in Tanzania to obtain funding

Mutarubukwa and Mazana (2017) did research about MSMEs and the extent to which persons with disabilities are involved in establishing and run the MSMEs. The research aimed at understanding the role, process and challenges facing social entrepreneurs with disabilities in Tanzania (p. 5). The study employed a qualitative approach and three enterprises were involved, one enterprise from Mwanza and two enterprises from Dar es Salaam; these were sent emails to fill in questionnaires during data gathering (p.5). Research findings revealed that entrepreneurs with disabilities faced numerous challenges including poor infrastructure; getting funds and capital raising; and poor support from stakeholders. But, despite of many challenges, research findings revealed that “the project had positive social, economic and environmental impact because it helped people with disability to raise their dignity, because earlier thought themselves not fit for employment” (p.10).

Tesha and Nsimbila (2022) also did research in Tanzania about MSMEs as regards to persons with disabilities. The research looked into the determinants of the special groups’ participation in government procurement opportunity in Tanzania. These special groups included individuals with disabilities, the youth, women and elders (p. 219). The research employed a mixed research approach. The snowball sampling technique was employed in selecting 100 respondents as a sample size. 94 respondents were given questionnaires and six (6) respondents were subjected to detailed interviews (p. 219). Research findings revealed that five (5) (5.3%) of respondents (n=94) were individuals with disabilities. inferiority complex among special groups individually hindered their involvement in the government procurement market (p. 221). It was recommended that improving information sharing, provision of the fund, subcontracting and training of the special groups would enable persons with disabilities to effectively participate in special groups (p. 225).

One more research about people with disabilities (PWDs) and their participation in Small and Medium Enterprises Development in Tanzania was carried out by Lameck (2020). The research was guided by the following question: “How participation of PWDs in SMEs activities can be improved in Tanzania?” (p. 161). It was a desk review about PWDs versus SMEs in Tanzania. The Content Analysis (CA) method of the key government policies, guidelines and reports concerning people with disabilities and SMEs was used in data analysis (p. 161). Research findings from the government documents revealed that the SMEs policy in Tanzania did not provide clear guidelines on how PWDs should participate and involved in income generating activities (p.164).

The research about disability and their inclusiveness in development likewise was done in Bangladesh, Jordan, Kenya, Nepal, Nigeria, and Tanzania by the Institute of Development Studies (IDS) (2020). The research explored the evidence about factors which impact the lives of people with disabilities in each of the six UK Aid funded Disability Inclusive Development (DID) countries (p. 3). IDS’ situation analysis particularly wanted to answer the following question: “what is the current situation for

persons with disabilities in Tanzania?” (p. 3). The non-systematic literature review was done in each country covering academic and grey literature, and focused on several areas, including the general situation for PWDs in each county and the four focus areas of the DID programme namely, livelihoods and stigma, discrimination, health, and education, (p.27). As regards to disability and livelihoods, the IDS situation analysis showed that, very few employees in the formal sector were persons with disabilities. Mostly, people with disabilities were employed in agricultural, commercial and food crop activities, particularly women with disabilities. Barriers to employment and livelihoods revealed by the researched included low expectations of persons with disabilities’ abilities; stigma; poverty; concerns over cost; poor enforcement of legislation; lack of entrepreneurship skills; low level of education; low capital; unfriendly business spaces; and unfriendly district and Municipal Councils’ business by-laws (IDS, p. 4-5).

Earlier, Mwasuka (2014) carried out the master’s dissertation. It aimed to establish how people with disabilities (whose disabilities resulted from leprosy) are impacted with integrated credit and saving facilities. The research was carried out in three locations namely Chaz-Morogoro, Nandaga-Lindi, Hombolo-Dodoma and Nyabange-Mara in Tanzania mainland. The research used 96 respondents aged between 60-64 years’ old (p. 23). It was a descriptive design using both cross sectional and correlational survey (p. 22). Tools used for data collection included questionnaires, interview guides, and documentary and observation schedules. Research findings indicated that loans provided by saving and credit groups were inadequate. Nevertheless, joining the saving and credit organisation assisted people with disabilities to get micro-credits (p. 63).

Another master’s dissertation focusing at entrepreneurship opportunities specifically to persons with physical disabilities was done by Rafiki (2019). This was a case study which involved 75 persons with physical disabilities, and was done at Kivukoni in Dar es Salaam, Tanzania (p. 25). This study used questionnaires as a tool for gathering data (p. 27). Research findings revealed a number of challenges facing persons with physical disabilities to access opportunities for entrepreneurship including obtaining start-up capital, knowledge on where to get capital, unfriendly business working environment and discrimination among persons with physical disabilities (p. 39). Generally, the research findings revealed that persons with physical disabilities missed capital to explore various opportunities for small businesses (p. 60). In generally, the research findings from a number of reviewed studies showed and confirmed the prevailing challenges as compared to opportunities to persons with disabilities to access funding and other opportunities for their small businesses.

3.2 People with disabilities in Tanzania and their entrepreneurial skills

Persons with spinal cord injury are put under the category of those who have physical disabilities in Tanzania. A group of researchers namely De Serres-Lafontaine, Labbé, Batcho, Norris and Best (2023) recently made research on what

could be the outcome when people with spinal cord injury are offered entrepreneurial skills training. The research was done in Moshi Tanzania. The research method used was a qualitative photo-voice approach (p.3). And the phenomenological qualitative design was used to explore all dimensions of social participation by persons with spinal cord injury (p.3). Ten participants with spinal cord injury were captured through a meaningful photo and provided captions according to five standardised questions (PHOTO technique) to convey their messages (p.3). The respondents selected up to 34 photos that best illustrated their experiences in the community (p. 3). The method of data analysis used was a mixed inductive–deductive thematic (p.4). Some of the research findings revealed that entrepreneurial skills training (EST) gave a number of the participants who had spinal cord injury the skills and motivation to start livelihood projects, for instance chicken coop (p. 9). These research findings indicated that, entrepreneurial skills training to persons with spinal cord injury gave them skills and motivated a number of them to start the livelihood project, such as chicken coops.

3.3 Availability of micro-credits and their limitations to initiate MSMEs

Self-help groups are some of the undertakings which enable individuals in the communities to obtain capital in form of small credits for starting small businesses, particularly in rural areas in Tanzania. One research was done in Mpwapa, Dodoma region and was carried out by Matunga and Kontinen (2023). The researcher attempted to establish how people in communities in rural areas are included or excluded in the self-help groups (p. 89). The research employed a qualitative research approach. Through the mapping exercise, three villages namely, Lupeta, Inzomvu and Mbori and three groups, one from each village were purposively selected to participate in this study (p. 89). The groups from Lupeta and Inzomvu villages had 29 and 26 members respectively, and they operated as a Village Community Banks (VICOBA). In-depth interviews were conducted with a total of 35 members of self-help groups in addition to participant observation method. The focus group discussions involving six (6) to ten (10) people were. In addition, Key Informants Interviews (KIIs) were carried out with three (3) village leaders (VEOs) and one (1) district community development officer to capture findings on the self-help practices (p.89). The findings revealed that less privileged members of a community were easily excluded from the groups based on criteria related to wealth and perceived trustworthiness. It is most likely that majority of people with disabilities were excluded in the self-help groups because of the discrimination attitude prevailing in many Tanzanian communities.

Muna (2019) did a master's dissertation on the role of financial institutions to the growth of SMES in Dar es Salaam Tanzania. The researcher collected data from 100 respondents; 90 were owners of SMEs and 10 were bank staffs (p. 21). The respondents were selected using purposive sampling technique and questionnaires, interview guides and documentary review schedules were tools used in during

data collection (p. 22). Descriptive statistics method was used for analysing of quantitative data and Content Analysis (CA) method was used to analyse documents (p. 24). Research findings revealed that small cash flow, poor accounting practices and management, inadequate credit history, and high transaction costs were the factors hindering credit accessibility among SMEs owners (p. 53). Furthermore, this study revealed that high default rate, lack of collateral among owners of SMEs, seasonality and lack of credit information among SMEs were the challenges facing financial institutions in lending money to owners of SMEs (p.53). It can be concluded that the named factors behind individuals' failure to access credits face all categories of individuals, those without disabilities and to the large extent those with disabilities.

According to Rugeiyamu (2022), in the year 2019, the Tanzania government amended the Local Government Finance Act, Cap 290. Through this amendment, persons with disabilities were included in the 10 percent fund, which was earlier only offered to women and the youth (p. 347). Rugeiyamu (2022) carried out research aiming to investigate challenges in establishing and managing the Women, Youth, and People with Disabilities Fund. Documentary analysis method was used in data collection. Documents included researches that have been published as reports and other similar documents. The documents were obtained from public libraries, websites, and government and non-government agencies. The qualitative content analysis approach was used to analyse documents (p. 351). Research findings revealed the following challenges: lack of capacity of the local governments on loan management, poor readiness/internalization by Local Governments Authorities (LGAs) which included the absence of loan officers, nonexistence of transparent histories of the groups, inadequate monitoring and evaluation skills, and a lack of policy to deal with unrecoverable loans (p.356). The mentioned challenges are causing a large category of people with disabilities to miss soft loans from LGAs for starting their businesses.

3.4 Business policies in support for people with disabilities to initiate MSMEs

Table 1: *SMEs in Tanzania by sector*

International Standard for Industrial Classification (ISIC) Sector	Number	percent
Agriculture, forestry, and fishing	13178	0.4
Mining and quarrying	3684	0.1
Manufacturing	429,050	13.6
Electricity, gas, steam, air conditioning supply	9,849	0.3
Water supply, sewerage and waste management	1,843	0.1
Wholesale, retail trade, repair of motor vehicles	1,750,897	55.4

Transportation and storage	14, 404	0.5
Accommodation and food service activities	836, 564	26.4
Information and communication	1, 791	0.1
Professional scientific and technical activities	9, 845	0.3
Administrative and support service activities	8, 742	0.3
Public administration, defence, social security	2, 670	0.1
Other service activities	80, 370	2.5

Source: URT (2012b) cited by Gamba (2019, p. 4)

According to Gamba (2019, p.10), the Tanzania SME policy bears a number of weaknesses which hinder successive operation of the business in the country. The weaknesses mentioned include: the Tanzanian SME policy was launched in 2003; as a result, it is old enough to work in the ever-changed business world of the 21st century. In addition, the Tanzanian SME policy does not mention a clear national strategy for guiding actors on SME sector development. Also, the Tanzanian SME policy does not present the country situation adequately; also, it does not provide statistics and studies performed for policy rationalisation. Therefore, it can be concluded that the 2003 policy inadequately encourage business growth in the country.

The issue of SME policy as an enabling or limiting factor to the start-up and growth of SMEs was also explained by Anderson (2017, p. 12). He asserted the lack of awareness of the country's SME policy to be one of the limiting factors to SME initiation and growth in Tanzania. Thus, it is most likely that government policies affect the start-up and growth of SMEs owned by persons with disabilities in Tanzania as well as those not with disabilities.

Moreover, the Overseas Development Institute (2015) cited by Diao et al. (2020) gave a remarkable conclusion "...MSME policy in Tanzania is not well designed because the people at the top don't really care about MSMEs. For example, Tanzania's proposed Integrated Industrial Development Strategy for the years 2016/2017 through 2021/2022 gives a special role to MSMEs in the industrialization of Tanzania. But it includes no details about why MSMEs are special or how they might be included in Tanzania's development strategy" (p. 61).

Last but not least, Isaga, Mwagike, and Rasheli (2016) quoted by Diao et al. (2020) offered an overview of the Tanzanian governments' official initiatives against MSMEs development. Isaga and colleagues denoted that there were about 14 government or quasi-government institutions which deal with MSMEs in one way or another. Nevertheless, there was a little coordination among the 14 institutions. Besides, none of the programs put in place were evaluated to find out their impact on MSMEs. The evaluation done was just about outputs, that is, the number and frequencies of training sessions were run.

3.5 ICT on assisting people with disabilities to run MSMEs in Tanzania

One of the studies conducted about the use of Information and Communication Technology

(ICT) in Tanzania for starting and growth of MSMEs is that of Newa (2013). In particular, the research assessed the use of ICT in business processes for visually impaired persons in Dar es Salaam Tanzania. It was a descriptive type of research (p. 37), whereby, nine (9) visually impaired persons and 50 able bodied persons was involved in this study (p.37). Questionnaires and face-to-face interviews were used in data collection (p.38). Research findings revealed that 82.9 percent of organisations surveyed did not consider the need for visually impaired persons to use ICT in their business processes, this is because, ICT was considered more costly. Moreover, other challenges included, ICT was considered to have less contribution in business, because the technology was unavailable, ICT training institutions for persons with visual impairment were absent, and lack of ability of persons with visual impairment to use ICT (p. 42). But, in general ICT plays a significant role in facilitating communication and it assists in various socio-economic undertakings. ICT also presents an opportunity, particularly to the youths, those with disabilities and without disabilities in Africa, and Tanzania in particular to utilise social media (SM) and it contributes to attaining sustainable development goals such as eliminating absolute poverty and creating decent work. Nevertheless, this may be beneficial only if SM platforms are utilised properly.

Manyerere (2021) examined the use of ICT in the form of social media (SM) in facilitating income generating activities undertaken by youth in Dar es Salaam Tanzania for self-economic empowerment. A number 46 youths were involved in this study. Face-to-face Key In-depth Interviews (KIIs) (p. 121-122) was used in data collection. In addition, reliable documents including peer reviewed articles were collected. Research findings revealed that the youths who effectively used social media (SM) in their day-to-day income generating activities strengthened their businesses and were economically empowered. Research findings revealed also that, several youths misused social media (SM) due to negative perceptions while others failed to afford to buy smart phones or pay for the internet (p.125). Despite the advantages linked on the use of ICT on running effectively businesses, majority of the youth with disabilities in Tanzania lack knowledge on ICT, particularly, the whole issue of digital marketing. In addition, majority of persons with disabilities lack money to buy electronic gadgets like iPads, computers, and smart phones.

The different researchers, Busuulwa et al. (2020) asserts that, “Information and Communication Technologies have the potential to make significant improvements in the lives of persons with disabilities through enabling their access to information, and enhancing their social and economic integration ...” (p.4). Nevertheless, in many cases, persons with disabilities are unable to use digital technologies because they lack

digital accessibility, specifically the capability of a website, mobile application or electronic document which cannot be easily navigated and understood by a wide range of users, including those with visual, auditory, motor or cognitive disabilities (Busuulwa et al., 2020, p. 4).

Busuulwa and colleagues conducted assessment on 10 telecom companies in five countries available in African countries namely: Botswana (Mascom and Orange), Kenya (Safaricom and Wananchi Telecom), Nigeria (Airtel and MTN), South Africa (MTN and Vodacom), and Uganda (Airtel and MTN) (p. 7). Research findings generally revealed that, the level of accessibility of mobile telecommunication services to persons with disabilities in the countries studied was very low (p. 19). This is because: first, regulations on accessibility requirements largely did not exist, and where they existed, were not put into enforcement. Secondly, telecommunication services failure to prioritise needs of telecom customers with different types of disabilities. Thirdly, MTN's operations in Nigeria, South Africa, and Uganda, as well as Airtel's operations in Nigeria and Uganda seemed to give low consideration to accessibility of their services by persons with disabilities.

The research findings obtained in Botswana, Kenya, Nigeria, South Africa and Uganda about telecommunication services to persons with disabilities have great implication to what is happening in Tanzania. The reason is that, Tanzania has many mobile companies' operators including TTCL, Vodacom, Aitel, Halotel and Tigo/Yas, but accessibility and use is still a big challenge to majority of persons with disabilities. Kimumwe emphasis: "While Kenya, Tanzania, and Uganda have enacted ... laws and policies to advance the rights of persons with disabilities, including ...access to and use of ICT...largely remained on paper ... a large section of persons with disabilities continue to face digital exclusion" (Kimumwe, 2019).

By the matter-of-fact majority of people with disabilities hardly access to and use ICT in their day-to-day operation of their businesses. This is further supported by CIPESA writings "...despite... growth in internet penetration... people living with disabilities are often among the least likely to access related devices because either the equipment lacks the necessary accessibility features or ... assistive software and hardware remain unaffordable" (CIPESA, 2019).

4. Conclusion

The scoping research investigated the status of Micro, Small and Medium-sized Enterprises for people with disabilities in Tanzania. Five main themes were examined, first, the opportunities for people with disabilities in Tanzania to obtain fund to initiate and run MSMEs. Second, entrepreneurial skills possessed by persons with disabilities for initiating and run MSME. Third, availability of micro-credits and how enable or limit people with disabilities in Tanzania to initiate MSMEs. Fourth, how business policies in Tanzania create and support a friendly working environment for people with disabilities to initiate and run MSMEs. Fifth,

growth and development of ICT on assisting people with disabilities to run MSMEs in Tanzania.

Research findings from majority of reviewed researches indicated few opportunities availability for persons with disabilities to initiate and ensure the growth of their MSMEs. Additionally, most of persons with disabilities lacked the necessary skills to start and run their businesses. Moreover, there were few micro-credits institutions, which were ready to offer loans to persons with disabilities. Similarly, the Tanzania business policy was not friendly and well understood by majority of persons with disabilities. Lastly, majority of persons with disabilities lacked knowledge, skills and competence on the use of ICT.

It was generally concluded that the status of MSMEs of people with disabilities in Tanzania was gloomy. It was recommended that special training programmes by Local Government Authorities (LGAs) to be offered to people with disabilities owning MSMEs for the purpose of imparting skills, competencies and behavioural change in starting and running their enterprises. A number of research were recommended too to be done in Tanzania, including studies to persons with disabilities coming from indigenous communities.

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5. References

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