

DLU-TDDP Micro Credit Loan: An initiative for Deaf Entrepreneurs. By Alex Lawoko



In 2010 Deaf Link Uganda started Tweyambe Deaf Development Project (TDDP) to provide financial support to self employed deaf and hard of hearing entrepreneurs in rural and urban Uganda. The project is a form of intervention to boost economic capacities of deaf individuals by providing them with small loans at minimal interest and instructional opportunities to learn basic business management skills. Despite the numerous challenges experienced by self-employed deaf people in the job market, they have proved to be resilient in overcoming economic barriers. TDDP is a great initiative that combats income inequalities among deaf entrepreneurs.

Deaf and hard of hearing people possess enormous entrepreneurial abilities and great business ideas necessary for one to run a business in Uganda's competitive environment. Self-employment provides opportunities that transform lives, support families and contribute to society and the nation. However, many deaf people lack start up capital to start and invest in the business, which hinders their ability for economic progress, personal welfare and active participation in economic activities; it also means that their meaningful business ideas, potentials and skills are wasted. DLU-TDDP is therefore a means of finding solutions that respond to the economic needs self-employed deaf and hard of hearing individuals. The loan enables beneficiaries to realise their vision of becoming formidable entrepreneurs in addition to increasing their income. Some deaf entrepreneurs lack funds to facilitate expansion, or take advantage of available economic opportunities to start alternative businesses that attract new customers, while retaining existing ones. The TDDP loan is beneficial because it provides supplementary capital and possibilities for alternative future business plans.

However, low entrepreneurial skills and business innovation, economic discrimination and lack of opportunities to undertake any kind of business are still major barriers for prospective deaf and hard of hearing entrepreneurs. There are very few successful deaf role models in business, and many still lack knowledge about business skills. Despite great efforts for economic improvement, many deaf entrepreneurs are frustrated by excessive, complex and arbitrary taxation and receive no incentive or concession from national business enterprises. An unstable economic environment such as Uganda is a hindrance to burgeoning deaf entrepreneurs.

The TDDP Advisory Committee has put in place measurements to help address some of the challenges and provides free training in basic business and management skills to motivate deaf individuals, create a forum for them to come together and share ideas, identify economic opportunities, develop positive attitudes that enables them realise their potentials and lead meaningful, dignified lives as invaluable citizens. Our Learning Centre for the Deaf gives deaf members opportunities to take control over their own destiny so that they can make a difference to their lives and that of their families.

Deaf entrepreneurs deserve recognition, respect and support because they are a significant minority and a powerful human resource with unique abilities. As Deaf Link Uganda endeavours to support Deaf Enterprise, it is important for us to identify areas of that require improvement such as, customer care, team work, networking, risk management, business creativity and innovation.

Alex was born deaf. He is currently a final year student at Kyambogo University studying a degree in Business Management and Administration. He is a Deaf Link Uganda volunteer staff and Business Skills Training instructor.