

**Factors Affecting Performance of Micro Enterprises Owned by Entrepreneurs with Disabilities**  
**A Case of Three Wards in Moshi Municipality**  
**By**  
**Lightness William**  
**Master of Business Management, Moshi Co-operative University (MoCU), 2018**

The study examined factors affecting performance of micro enterprise owned by entrepreneurs with disabilities. The objectives of the study were to identify the features of micro enterprises owned by EWDs, to examine socio economic factors influencing sales revenue of microenterprises owned by EWDs and to identify challenges EWDs face that affect micro enterprise performance. The study adopted cross sectional research design whereby 66 respondents from three selected wards in Moshi Municipality Karanga, Bondeni and Mawenzi were involved. Data collection methods involved the use of questionnaire and interview. Data were analysed by using SPSS. Descriptive statistics and multiple lineal regression analysis were used to present the data. The findings revealed that majority of the respondents were street vending; use their personal serving as a source of capital and their businesses were informal not registered. However, the findings revealed that Age, years of business operation, entrepreneurial skills and education level an entrepreneur had positive coefficient with sales revenue and statistically significant while marital status and initial capital had a negative coefficient and not statistically significant. Moreover, the study revealed that challenges affecting EWDs performance were poor architectural building, and roads designed, lack of finance, lack of business training, market for the products, contact (network) with outsiders, discrimination, lack of network with administrative bodies, access to policy makers, interest rate charged and over all legal and regulatory. The study recommends government, financial institution, training institution, society and policy maker should provide environment that will accommodate EWDs and eventually minimize on limitations.