EFFECT OF CREATIVITY ON ENTREPRENEURIAL PERFORMANCE OF PUBLIC TRANSPORT SACCOS IN ONGATA RONGAI, KAJIADO COUNTY IN KENYA

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DECLARATION

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DEDICATION

To all Ongata Rongai PSV SACCO route staff and operators for the good job that they do for the people of Ongata Rongai and the entire matatu creative industry for testing the limits of creativity.

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ABBREVIATIONS AND ACRONYMS

NTSA National Transport and Safety Authority

PSV Public Service Vehicle

SACCO Savings and Credit Cooperative.

ROA Return on Assets,

ROE Return on Equity

NIM Net Interest Margin

ABSTRACT

Creativity in the PSV context would imply the alteration in appearance and utility of a matatu to include different body design, vibrant colors and music systems. Legislation was enacted to standardize the appearance of all matatus to eliminate elaborate music systems and graffiti from all matatus. There are numerous body fabricators who are at the core of the matatu creativity in the PSV sector. They come up with the intricate designs that entrepreneurs in the sector pay additional cost. Investors on the PSV industry are also willing to pay more for the creativity. Purpose of the study was establishment of the effect of creativity on entrepreneurial performance of Kenyan public service SACCOs with a bias towards public service vehicles plying the Nairobi – Ongata Rongai route 125. The study approach was based on the Schumpeterian theory of entrepreneurship and the four-stage creativity process advanced by. Descriptive research was utilized. The target population were the matatu SACCOs plying the Ongata Rongai- Nairobi route The specific respondents were the route staff - managers, route managers, drivers and conductors operating within the SACCOs who operate the public service vehicles and interact with the commuters on a daily basis. The sample of 50 SACCO staff who were chosen using simple random sampling. Primary data was acquired by use of questionnaires which were selfadministered. To ensure accuracy in data analysis, raw data obtained from questionnaire was scrutinized, coded, organized and edited. For analysis, statistical package for social sciences was used to produce graphs and tables presented in descriptive statistics such as frequencies, percentages, means and standard deviation. Inferential statistics such as correlation and regression models were also used in the study. The study found that creativity has a positive effect on the entrepreneurial performance of public transport SACCOs of Ongata Rongai Kajiado County in Kenya. The study recommends among other items that the government and investors to continue to allow and use creativity in the PSV sector to promote its entrepreneurial performance. The study recommends the transport ministry of the government in association with the NTSA formulate policies that allow creativity in public service vehicles to increase the entrepreneurial performance of the entire industry. The should also be used in benchmarking the specific items of creativity that may be best used for optimal effect such as external paint since there could exist to some extent contravention of the law. The study industry players embrace creativity in their fleets as factor to improve their entrepreneurial performance. The study recommends that the government through NTSA, SACCO operators, investors in the Kenya public transport through the matatu owners and operators associations plus PSV fabricators engage in consultation over the effect of creativity on their industry. The study also recommends that public SACCO operators to also consider the role or pricing, customer service and safe driving being other variables that can boost their entrepreneurial performance.

CHAPTER ONE: INTRODUCTION

1.1 Background of the Study

Creativity is the seed that inspires entrepreneurship. It is the ability to create new and original ideas (Mathews, 2017). Entrepreneurial performance is a multifaceted construct that includes the four elements of financial market performance, human resource performance, customer focused performance and market performance. Long term business performance in any organization is dependent on creativity (Ajagbe & Ismail, 2015). According to Kiiyuru (2014), one way to achieve growth and sustain performance is by fostering and encouraging creative practices within organizations.

The study was informed by two theories; Schumpeter theory of entrepreneurship (Schumpeter, 1942) and Wallas' Four-Stage Model of the Creative Process (Wallas, 1926). Schumpeter theory emphasized the primary entrepreneurial role as agents of change in creative destruction. It highlighted to entrepreneurs the need for purposeful search for innovative changes they cause as well as the successful application of innovative principles. Wallas (1926) proposed a process of creativity that consisted of preparation, incubation, illumination and verification as its four processes. The current study will focus on these four stages of creative process.

The public transport sector in Kenya is of great importance for the general growth of the economy. It is the most common way to transport and distribute materials and products in Kenya (Gyvaro, 2011). Rapid market evolution and increase in competition pressures make creativity innovation crucial not only to business survival. The study aimed at analyzing the effect of creativity upon entrepreneurial performance within public transport sector in Ongata Rongai, Kajiado County.

1.1.1 Concept of Creativity

Creativity is a process through which combination of previously unrelated frames of reference is caused to occur (Mathews, 2017). Kiiyuru (2014) emphasizes safety and freedom as creative sources emanates from free will like a child at play. The ability to see the life in new forms, Omer (2014) defines creativity as a businessman adopted concept used to create competing products or services with sustainability in the market place.

Behavioral creativity approach argues that creativity results from learning (Kozbelt, 2019). Creativity the hierarchical knowledge processed in response to stimuli from the environment that accumulates in an entity over time (Bijaoui, 2015). Products based in creativity are not superior to others but appear as such due to creator's possession of superior knowledge to the others. Behaviorists posit that creative output is never random it is anchored on previous knowledge and experience though stimulus may be unique (Patten, 2016). Creativity reflects what is learnt and is derived from a future expectation (Mathews, 2017).

Creativity is thus grounded on domain-based skills, knowledge and on this basis the need to attain a standard threshold does not bar creativity development (Baer, 2016). Creativity manifests itself as intrinsic motivation largely arising from social motivations (Amabile, 2018). Motivation that is intrinsic stimulates creativity ., while extrinsic motivation is a barrier to creativity (Kirwan, 2016).

1.1.2 Entrepreneurial Performance

Entrepreneurial performance is defined by entrepreneurial actions towards reaching desired goals (Byrne, Delmar, Fayolle, & Lamine, 2016). It is under the control of the entrepreneur and task based. It needs to be understood here why the entrepreneur does what he does and how it affects the business. The entrepreneur is assumed to work on the environment with regards his goals. His actual performance is hard to measure but it is considerable along with performance of the business (Qureshi & Ziddiqi, 2016).

Performance is measurable in fiscal measures and non-fiscal measures. Measures that account for the financial aspect: Return on Assets (ROA), ability of firm's assets to gain profit, Return on Equity (ROE) Net Interest Margin (NIM) which is interest earned out of income from assets.

Non-fiscal measures include development of workforce, quality of product and customer satisfaction, timely delivery, innovative measures, competitiveness, strategic objectives attainment, market share, efficiency, productivity, company image, employee and leadership satisfaction (Ibrahim & Lloyd, 2011). The current study will use the non-financial performance measures. Van et al. (2016) was able to show that the use of non-fiscal is a more concise approach for the measuring of performance in organizational implementation and management of new initiatives.

1.1.3 Performance in Kenyan Public Transport Sector

Public transport operators in Kenya contribute to 80% of public transportation dominated by Matatus comprising of 14 seaters, 9 seaters long distance shuttles, minibuses and buses with up to fifty-one (51) seaters capacity. Nairobi alone is served by 60,000 plus Matatu on daily basis.

The sector is approximated to turnover annually KES 73 billion, KES 4 billion in insurance premiums and over KES 1 billion in taxes annually. More than contributing to economic growth, the PSV sector provides a valuable service to the population by providing mobility and movement of goods, Public Service Vehicles (PSVs) commonly referred to as "Matatu" are a commonly used means of commuter transportation in Kenya within urban centers and across towns, They are used for daily mass urban transport and contribute significantly to the GDP of the country (Njoro, 2016).

Kenya's transport industry takes shape under a National Transport and Safety Authority (NTSA). The NTSA was formed to harmonize the operations of essential road departments in Kenya. It enables effective management of the road sub sector through the registering and licensing of motor vehicles. It is mandated in the regulation of public services vehicles (PSVs) (NTSA, 2019). The Matatu industry is an environment of its own with various players that act NTSA policies and guidelines.

Creativity has a domain in which it occurs. It does not occur in a vacuum and it has a symbolic field in which it is known to occur (Baer, 2016). According to Sarkar, Sahoo and Sahoo (2012) well organized and performing urban public transportation are a perfect match for this challenge. This study is focused on establishing how creativity effects entrepreneurial performance of public transport sector in Ongata Rongai, Kajiado County.

1.1.4 Ongata Rongai Route

The Ongata Rongai – Nairobi route is one the major routes into and out of the Nairobi central business district. The route connects the central business district of Nairobi with Ongata Rongai cosmopolitan. Ongata Rongai has rapidly grown from a cattle market point for the ethnic Maasai people to what is a now a densely populated suburb of Nairobi with an area of approximately 16 square kilometers (Ajigo, 2016). It lies within Kajiado County of Kenya, Kajiado North constituency.

The route is well known for its famous customized public service vehicles operating on the 125 route that terminates at "Kware stage" in Ongata Rongai and at "Railways matatu terminus" in the central business district of Narobi and is served by various types of PSVs including 14 seater vans, 29-39 seater minibuses and buses which operate under small groups of at least 30 units called SACCOs. The SACCOS are recognized by and registered by NTSA. The SACCOs on the 125 route include Orokise, Oromats, Rongao, and Eleventh Hour SACCOs. Ongata Rongai is the home of the most creative PSVs in Kenya hence making it the focal route of the study (Mogire, 2016).

1.2 Research Problem

Low business volumes of the SACCOs affects morale and confidence of the owners leading to break up of the SACCOs and at the same time lead to loss of employment for drivers and conductors. As a result, the non-preferred Matatu SACCOs end up having low capital base which limits their expansion leading to low business volumes (Mwendwa, 2016). In 2004 the then Kenyan minister of transport, John Michuki, institutes the famous "Michuki Rules" which effectively stifled creativity in the matatu industry. All PSVs would bear the same standardized look and feel. The most significant of these being white exterior paint with a single yellow band around the vehicle. The matatu owners association protested the implementation of the rules and held strikes citing among other reasons that creativity in the PSV sector employed youths President Uhuru Kenyatta would later "lift the ban" in 2014 where he argued that he did not see anything wrong with creativity and artwork in matatus and that we needed as a country to do business with their talents, This in as far as it did not interfere with the driver's vision and other regulations.

Internationally in Thessaloniki, Southern Tuscany, Rotterdam and other areas in the region, Naniopoulos (2019) evaluated the ideas on innovation within the public transport sector as had been suggested by the citizenry. The study discovered that utility was the most appreciated element followed by feasibility and innovativeness. In Portugal, Olim, Mota and Silva (2015), studied how creativity impacts on the process of entrepreneurship. By use of an explanatory research technique, the findings indicated that the influence by creativity on the establishment of new enterprises in Portugal was to a very small. As such this might pose a limitation to foreign investors in the country. According to Pojani and Stead (2015).

Regionally, Igwe, Ajiboshin, Raheem, and Oyelola (2013) conducted reviews on Nigeria's public transport with regard to role played by entrepreneurship (specifically the railway transport). Generally, the study noted that there exist market obstacles that curtail the levels to which entrepreneurs in Nigeria can do businesses in the transportation sector and their chances of succeeding in the industry. Dimnwobi, Ekesiobi and Mgbemena (2016) further extrapolates on the findings in Nigerian context by stating that Nigeria has a very weak creativity, innovation and competitiveness, system when compared to other nations and this poses a threat to the diversification of the Nigerian economy.

Locally, several studies done conducted attempting to address PSV performance. The matatu industry in Kenya is performing under expected levels. This comes from several issues typically witnessed in the transport industry in Kenya. (Obondi, 2018). This notes the uncertainties that prevails in the public transport sector and thus calls for innovative strategies in order for an operator to survive them competition. In comparison with the preferred Matatu the non-preferred SACCOs earn twice less as those which are preferred Mwendwa (2016). Okoth (2017) found condition of the matatu to be a factor influencing customer satisfaction in the matatu industry.

The studies sighted present different views on the determination of the effect of entrepreneurial performance in the PSV sector. Some points have been pointed out important to entrepreneurial performance, None of the studies have questioned the role of creativity in the entrepreneurial performance of PSVs. The study bases it argument on the above backdrops and thus seeks to address any shortfalls through establishing, what are the effects of creativity on entrepreneurial performance of PSVs, specifically in Ongata Rongai Kajiado County, Kenya?

1.3 Research Objectives

The study sought to establish as its objective, the effect of creativity on entrepreneurial performance of public transport sector in Ongata Rongai, Kajiado County, Kenya.

1.4 Value of the Study

Policy makers together with law regulators were to be placed in a position to utilize the findings from the study to outline guidelines and laws with effect on creativity leading to entrepreneurial performance of public transport. They are also in a position to apply these findings in the formulation of policies viable in addressing effect of creativity on entrepreneurial performance of public transport. It will also create insights into the relationship of creativity in the PSV industry and investment into the industry. The study sought to give NTSA the body mandated by the government to manage public service transport SACCOs, new thinking into their dealings with the players in the sector. The study hoped to influence the framework, thinking and formulation of new approaches and ideation by the government for creativity capacity building in its Big Four agenda under the pillar or local manufacturing.

In practice the study was to be used by players in the Ongata Rongai public service vehicle SACCO operations. To enable new and existing entrepreneurs venturing into the business to make informed choices on approach to take when venturing into the industry specifically regarding creative input into their vehicles. The study also aimed to broaden the SACCOs understanding and appreciation of creativity in their daily operations as a direct cost. The study aimed at providing insights into the Kenyan public transport business as a whole for the Ongata Rongai and other regions.

From a theory stand point, the study sought to come up with a framework of effect of creativity on entrepreneurial performance of public transport. The framework as a result of the study will add to the consolidation on theoretical input in the future and testing. In particular, applicability within various theories discussed in literature will be tested in this study. The study aims to add to the information that will compliment literature in existence on effects of creativity with regards to performance of PSV SACCOs in their entrepreneurial setting.

CHAPTER TWO: LITERATURE REVIEW

2.1 Introduction

Within this section is a discussion on existing bodies bearing knowledge in relation considering variables of the study. The section looks at the theory and literature relating to the variables on which study objectives were founded. A review summary with supporting gaps in approach were also shared.

2.2 Theoretical Foundations of the Study

A theoretical foundation denotes a concept analysis with principles that are interconnected in guiding in the determination of which variables to measure, It considered statistical level relationships to be investigated (Defee, Williams, Randall, & Thomas, 2010). The study was based on the Schumpeterian theory of entrepreneurship and the Four-Stage creative process model put forth by Wallas.

2.2.1 Schumpeter Theory of Entrepreneurship

It was pioneered by Joseph Aloïs Schumpeter. It served to highlight the role played by innovation in the process of running a firm. The theory put forth "creative destruction" as a process posits wealth creation occurs via existing structures in a disruptive market. This allows growth of the new firms to occur when new products are introduced causing resources deviate from existing firms to the new (Schumpeter, 1934; Schumpeter, 1942). This Schumpeterian argument has been further supported in subsequent studies. Drucker (2004) maintained the entrepreneurs are always looking for and encountering way to adapt to changes, always seeking to take advantage of opportunity when in the process of engaging in innovation purposefully.

Lumpkin and Dess (2006) view creative destruction process as initiation of the entrepreneur, making innovation an important factor of success. Shane and Westhead (2013), support the link between entrepreneurship and innovativeness based on their results finding innovation a key motives business startup. Schumpeterian growth theory supposes pursuit of profit motivates technological progress by innovations in firms.

The theory has suffered several limitations from various points of view. For instance, the role of savings risk-taking function of the entrepreneur, has been ignored. In addition, the theory does not provide the explanation as to why few units have more entrepreneurship talent than others. In spite of all the above criticisms the theory is considered very instrumental in the current research since it innovation is vital to entrepreneurship process. The theory advises on how the Matatu owners can innovate and come up with new survival market techniques in order to sustain a good performance in the public transport sector in Ongata Rongai, Kajiado County in Kenya.

2.2.2 Wallas' Four-Stage Model of the Creative Process

Creativity as a process by Wallas (1926) describes the four stage process: Preparation stage, Definition of the problem, the need, and information gathering for the problem that needs to be solved, and setting up model for acceptability verification for problem solving. In the incubation, we retreat from the challenge and allow our mind to contemplate. Similar to preparation, incubation can be momentary of lengthy. In illumination stage, the mind generates ideas to provide the basis of response. The ideas can be pieces of or an entire concept or entity simultaneously.

Different from other stages, illumination is usually quick involving an insightful rush in minutes or hours. For verification, the last stage in the process, one carries out activities that demonstrate whether the byproduct of illumination can satisfy the need in preparation stage. According to various authors, the four-stage model is incomplete (Gruber, 1989; Cropley & Cropley, 2012). The last stage likewise enables a system to materialize the ideas. Sadler-Smith (2016) recently carried out a reintegration of a fifth stage of the model by Wallas. Intimation occurs in between incubation and insight. According to Cropley and Cropley (2012), the incubation stage can be split into activation and generation. Wallas' model was criticized as being largely as a result of introspective observations with no empirical support. Nevertheless, the model is worthwhile to be used in this study because of it informative ideas on how creativity can be conceptualized and materialized into a tangible output.

2.3 Empirical Review

An, Zhang, You and Guo (2018) conducted a study on creativity of an entrepreneur and performance of innovation at firm level. The study concluded that creativity of an entrepreneur had a greater effect on innovation in younger firms more than older ones. In Thessaloniki, Southern Tuscany, Rotterdam, Nalmpantis, Roukouni, Genitsaris, Stamelou and Naniopoulos (2019) evaluated innovative ideas for mass transit as were suggested by the users .The study discovered that utility was the most appreciated element followed by feasibility and innovativeness.

Petrakis and Kafka (2016) looked at the factors with the most significant effect on creativity in enterprise. Entrepreneurial creativity was a decisive factor in the concept of entrepreneurship which also constituted one of the factors that forming growth economically. It played a significant role on economic growth.

The study underscored the main factors as education and knowledge, disrupting technology management and spill-over creativity. It also considered the role of culture, upbringing and character of the respondents. It also factored the motivation and incentives of the individuals plus their nearness to access of resource and the institutions affecting the delineation of the entrepreneur within his environment.

De Mateo Pérez (2015) specifically analyzed the cultural and communication industries by looking at the thoughts and facts surrounding the creativity and entrepreneurial innovation. According to the study, what initiates the creative process is the asymmetry in the industry, structure of the market, demographics, perception, mood and meaning as well as new knowledge. Matthews (2017) conducted a study on creativity and entrepreneurship, He considered potential partners as well as distant cousins. The study used past literature to come up with the findings.

Creativity was found to play a role that is important in a firm's innovative processes as well as in corporate venture process. The study concluded that individual creativity and firm level processes are important for both creativity and entrepreneurship. Crommelinck (2013) conducted a study on the role of creativity by from feedback, innovation, and entrepreneurship. It showed that seeking feedback led increased performance in creativity within shorter time frames and charismatic and transformational leadership.

Qureshi and Ziddiqi (2016) researched the impact caused by employees' creativity with regard to firm performance. They established that most of the case was that if empowered wield impact positively on firm performance. Efficient resource utilization was achieved by empowering employees. Igwe et al(2013) reviewed on the Nigerian public transit with regard to the role of entrepreneurs (specifically the railway transport). Generally, the study noted that there existed a limit to the extents to which entrepreneurs in Nigeria were able to undertake market obstacles that limited the extent to which they were able undertake transport businesses.

Dimnwobi, Ekesiobi and Mgbemena (2016) further extrapolates on the findings in Nigerian context by stating that Nigeria has a very weak creativity, innovation and competitiveness, system when compared to other nations and this poses a threat to the diversification of the Nigerian economy. In Kenya, Ndemo and Aiko (2016) sought to find out the concepts behind the nurturing of creativity and innovation in African Enterprises. Gyvaro (2011) sought to establish the logistical innovations within Kenya's public road transport. They were able to ascertain that when logistics innovations are well implemented, the users especially the public transport vehicle operators stand a greater chance of benefiting from the operational efficiency, reduction in costs of operating, customers were satisfied, and competitive advantage is gained.

2.4 Summary of literature review and Knowledge Gaps

Their study found evidence of various relationships between creativity on entrepreneurial performance. Ndemo and Aiko (2016) sought to find out the concepts behind the nurturing of creativity and innovation in enterprises in Africa. They used a qualitative study and were able to give conclusive and more specific research findings with regard to the creativity in the manufacturing sector. The study introduced a contextual gap as it did not consider public transport sector. Olim, Mota and Silva (2015) ,their study was done in a different geographical context (Portugal) and thus presented a contextual gap.

Gao, Yu, and Liang (2016) studied satisfaction dimensions of public transit customers as discovered from online review. They discovered some dimensions of customer satisfaction such as, time used in waiting and time taken up in travel, level of hygiene, customer experience, cost and access. Their study presented a contextual gap since the study focused on customer satisfaction and not creativity. The study by Rotterdam, Nalmpantis, Roukouni, Genitsaris, Stamelou and Naniopoulos (2019) was also conducted in Thessaloniki. These studies present a gap in the context in which the study looked to address by conducting a research in Kenyan context.

An, Zhang, You and Guo (2018) conducted a study on creativity of an entrepreneur and innovation performance at firm level using bricolage as a mediator. The study made use of cross-sectional research hence introducing a gap in the methodology. The current study adopted a descriptive design. Matthews (2017) conducted a studies on creativity and entrepreneurship in which potential partners were considered compared to distant cousins. The study focused on effect of creativity on entrepreneurship thus posing a conceptual gap. This study focussed on effect of creativity on entrepreneurial performance.

The study Olim, Mota and Silva (2015) were found to be limited in their methodological aspects, since the study used of an explanatory research technique that largely draws its conclusion on the theoretical aspects of occurrences rather than the use of real life occurrences. Thus the current study aims to improve on the findings by applying a descriptive research method. Crommelinck (2013) performed a study on feedback as an influencer in creativity, innovation, and entrepreneurship. This study that was done in Belgium thus presenting a scope gap. This study was conducted in Kenya. Matthews (2017) considered potential business partners or distant cousins. The study used past literature to come up with the findings thus presenting a methodological gap.

CHAPTER THREE: RESEARCH METHODOLOGY

3.1 Introduction

Under this section a detailed methodology and procedural explanation in approach used for the study is given. Including: the research design; target population; sampling procedure; data collection methods; reliability testing and validity; operationalization of variables as well as data analysis techniques.

3.2 Research design

Research design is the model, plan or a technique used in a study, for measuring and analyzing the collected Schwart and Yanow (2013). It is a plan for a study, that provides a data collection framework Meyers, Gamst and Guarino (2016). Design choice is based on the design's benefits relevant to achieving the aims of the study.

The proposed choice of research approach was a descriptive. Descriptive design was applied in order to present features of a population under study the way they are. It was addressing the characteristics of the population being observed (Shields & Rangarajan, 2013). It describes certain events, approximate the percentage of people behaving in a certain way and make precise forecasts (Saunders, Lewis & Thornhill, 2009). This research design was appropriate since an authentic and accurate description is required.

3.3 Population of the Study

Target population is a distinct group of individuals, events, elements, services, things or households under investigation (Ngechu, 2004). According to NTSA, there are 8 SACCOs operating on the Ongata Rongai Route each with at least 30 vehicles. Therefore, the target population will be the route staff of the 8 SACCOs. The specific respondents will be the drivers, route managers, stage managers and touts.

3.4 Sample and Sampling Procedure

Fischer's formula was used in the determination of the sample size

$$n = (z^2 p (1-p)/d^2$$

$$n = (([1.96]^2 2 (0.5) (1-0.5))/(0.1)^2$$

$$n = 46$$

Therefore, the sample size was chosen to be 50 SACCOs route staff based between Ongata Rongai and in the Nairobi terminus who were selected using simple random sampling. The study opted to round the questionnaires off to the nearest ten from 46 to 50. This was done also in an effort to mitigate any questionnaires that may have been lost, damaged, incorrectly filled or incomplete.

3.5 Data Collection

Primary data was the single data source collected and used. It was acquired using self-administered semi-structured questionnaires. It comprised closed ended questions . The questionnaires administering was done using a drop and fill method to SACCO managers, route staff and commuters. The questionnaires were sectioned into three parts. First section, demographic characteristics of respondent. Second section was the creativity section . Third section handled entrepreneurial performance.

Structured questionnaires are rigid or leading choice questions which provide quantitative data. They are advantageous in that they are easily administered and save time and money. However, these types of questions may not be easy to construct and may also limit the respond to only the choices given.

3.6 Data Analysis

Quantitative design involved inferential and descriptive statistics. Descriptive statistics with the demographic details of participating respondents such as measures of central tendency, standard deviation, range, variance was analyzed. This enabled the measuring of relationships and differences among variable. Correlation and regression analysis were used in determination of the relation between predictors and dependent variable. Results were then be presented in tables and diagrams.

The study adopted the linear regression:

$$Y = \beta 0 + \beta 1 X 1 + + \epsilon$$

Where

Y= Entrepreneurial Performance

X1= Creativity

 $\beta 0 = y$ intercept

 β = the slope

 ϵ = error term

CHAPTER FOUR: DATA ANALYSIS FINDINGS AND

DISCUSSIONS

4.1 Introduction

The section showcases results and inferences under study. The study looked at

establishing effects of creativity on the entrepreneurial performance of public

transport SACCOS in Ongata Rongai. Kajiado County. The purpose of this segment is

to present the results of the study and provide a discourse of the findings.

4.2 Questionnaire Return Rate

Rate of response is the computation of questionnaires duly filled. Primarily this study

targeted 50 SACCO staff. Of the total sample, a response rate of 90% with 45

questionnaires duly filled and handed back.

4.3 Demographic Information

Information on demographics of the respondents was sought in order to give a

background of those SACCO staff selected to participate. Information captured

comprised of age, gender, level of education, SACCO designation, how long and

how often they have worked in their current SACCOs

4.3.1 Respondents by Gender

Respondents were required to give on the questionnaire their gender. Male and female

genders were considered. The total number of participants for the findings were 45

respondents, of this number, 88.9 % were male and 11.1 % female.

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Table 4.1: Respondents by Gender

| | Frequency | Percent |
|--------|-----------|---------|
| Male | 40 | 88.9 |
| Female | 5 | 11.1 |
| Total | 45 | 100.0 |

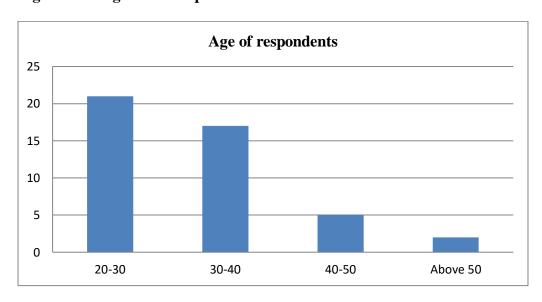
Source: Research Data (2019).

Respondents were requested to give their gender in order to accommodate feedback from the genders represented in the SACCO staff. Feedback was given by both genders for inclusivity though male were the majority. The findings are presented in Table 4.1.

4.3.2 Respondents by Age

Respondents were required to give their ages on the questionnaire. This was done to get the of as many age brackets as possible in order to give good representation of public transport SACCO staff that operate in Ongata Rongai in terms of age.

Figure 4.1 : Age of the respondents



Source: Research Data (2019).

It was established the 20-30 years and 30-40 years age groups were the largest at 46.7 % and 37.8% respectively. This was followed by the 40-50 years and above 50 years age groups at 11.1 % and 4.4 % respectively. All age brackets were covered, and hence reliable information obtained . The findings are shown in Figure 4.2.

4.3.3 Respondents by Education Level

Respondents were requested to give education level achieved on the questionnaire.

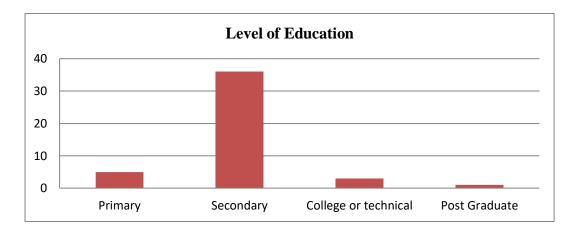


Figure 4.2: Level of education of the respondents

Source: Research Data (2019).

Level of education of staff in the public transport SACCOs staff was investigated and shown in figure 4.2. 80 % of sample size reached secondary schooling. 11.1 % primary level, 6.7 % college or technical institute level of education while only 2.2 % had attained post graduate level of education. This implies that the sector is dominated by secondary school graduates

4.3.4 Respondents by SACCO position

Respondents were required to indicate on the questionnaire their role in the SACCO in which they were employed. The study sought to know the designation of the respondent in the SACCO in which they work. This was crucial order to ascertain the relevance n knowledge of the respondent with regards to the objective of the study.

Table 4.2:SACCO Designation

| | Frequency | Percent |
|------------------|-----------|---------|
| SACCO Management | 6 | 13.3 |
| Stage Manager | 5 | 11.1 |
| Driver | 7 | 15.6 |
| Tout / Conductor | 27 | 60.0 |
| Total | 45 | 100.0 |

Source: Research Data (2019).

Table 4.2, 13.3% were found to be SACCO management mainly based in the office. 11.1% of the respondents were stage managers, 15.6% were drivers, and 60% of the respondents were touts. Drivers and conductors are perceived to the closest in interaction with commuters and as such the drivers and conductors accounted for the largest segment of the respondents which ensured the validity of their responses in line with the study objectives

4.3.5 Period of operation in the SACCO.

Respondents were requested to indicate on the questionnaire duration of service in their respective SACCOs. Aim was to establish the level of understanding of SACCO operations over time.

Table 4.3:Duration of service in the SACCO

| | Frequency | Percent |
|--------------------|-----------|---------|
| Less than 6 months | 1 | 2.2 |
| 6 months to 1 year | 3 | 6.7 |
| 1 year to 2 years | 9 | 20.0 |
| 2 to 3 years | 12 | 26.7 |
| More than 3 years | 17 | 37.8 |
| Total | 42 | 93.3 |
| Not recorded | 3 | 6.7 |
| Total | 45 | 100.0 |

Source: Research Data (2019).

In the responses 2.2% had been with their SACCO less than 6 months , 6.7% for less than 1 year , 20.0% from between one 1-2 years . 26.7% had worked with their SACCO for 2-3 years . 37% had worked with their SACCO for more than 3 years . 6.7% did not indicate how long they had worked with the SACCO. The data retrieved and displayed in Table 4.4.

4.3.6 Frequency service within SACCO.

The respondents were also required to indicate how many times in a week they reported to work in their various roles.

Table 4.4: Days worked in a week

| | Frequency | Percent |
|----------------------|-----------|---------|
| Daily | 25 | 55.6 |
| Thrice | 4 | 8.9 |
| Once a week | 2 | 4.4 |
| Other (when called) | 14 | 31.1 |
| Total | 45 | 100.0 |

Source: Research Data (2019).

Displayed in table 4.4. 55.65% of the responded indicating reporting to work on a daily basis. 8.9% indicated reporting to work 3 times weekly. 4.4 % indicated working once a week the remaining 31.1% report to work when there is an available slot. This shows that the respondents have sound understanding and appreciation of the daily working of the public transport SACCO especially about interactions with commuters on all days of the week to cater for all the commuter travel patterns.

4.4 Creativity in Public Service Vehicles.

Several aspects of creativity in the public service transport SACCOs were posed to the respondents to ascertain the extent to which the various parameters affected entrepreneurial performance. The Likert scale, ranging 1-5 was used. From the responses, percentages were used to interpret findings as shown in the sections here below, On the Likert scale used, measures of standard deviation and mean were used. A Mean 1-2.5 indicates that respondents disagreed with the statement. A score of 2.6-3.5 implied that the respondents were neutral to the statement. At a mean scoring of 3.6-5.0 implied that respondents were on agreement with the question asked.

4.4.1 Creativity

Respondents were also requested to give feedback on various aspects of creativity as applicable in public transport SACCOs and how they appealed to commuters.

Table 4.5: Role of Creativity in commuter selection

| ODE ATRUTY | | N. 1. | N/L 1 | Std. |
|---|------|--------|-------|-----------|
| CREATIVITY | Mean | Median | Mode | Deviation |
| Creativity effect on commuter selection | 3.11 | 3 | 5 | 1.641 |
| More fare for matatu with creativity | 4.11 | 5 | 5 | 1.318 |
| Uniform in appearance | 1.73 | 1 | 1 | 1.452 |
| Satisfied with level of creativity | 2.78 | 2 | 1 | 1.77 |
| Invest more in creativity | 3.2 | 3 | 5 | 1.59 |

Respondents in the study as shown on Table 4.4 were neutral on the aspect of creativity having a net effect on commuter selection process. Mean 3.11, standard deviation 4.11. Respondents agreed that commuters a willing to pay more fare due to creativity. Mean 4.11, standard deviation 1.318. Respondent did not agree that PSV should be uniform in appearance. Mean 1.73, standard deviation 1.542. Respondents were natural on the aspect of satisfaction with the levels of creativity in their SACCOs. Mean 2.78, standard deviation 1.77. Respondents indicated being neutral on need to invest more in creativity. Mean 3.2, standard deviation 1.59.

4.4.2 Factors Influencing Commuter Choice

The respondents were asked to state how some specific aspects of creativity in or on PSV played in the overall appreciation of commuters during boarding and travel.

Table 4.6: Factors affecting commuter choice

| COMMUTED CHOICE | 2.4 | 3.6.1 | N. 1 | Std. |
|-------------------|------|--------|------|-----------|
| COMMUTER CHOICE | Mean | Median | Mode | Deviation |
| Vibrant color | 3.98 | 5 | 5 | 1.515 |
| Age of the matatu | 3.04 | 3 | 5 | 1.566 |
| Music and Screens | 3.29 | 3 | 3 | 1.392 |
| Customer service | 4.84 | 5 | 5 | 0.673 |
| Fare | 3.96 | 5 | 5 | 1.429 |

The SACCO staff agreed that vibrant color affects commuter choice. Mean 3.98, standard deviation 1.515. They were however neutral on the age of the matatu on influencing customer selection. Mean 3.04, standard deviation 1.566. Music and screens. Mean 3.29, standard deviation 1.392, indicating the respondents were neutral on the need of music and screens. Respondents were in agreement on customer service. Mean 4.84, standard deviation 0.673. They also agreed that fare was an influencing factor in selection. Mean 3.96, standard deviation 1.429.

4.4.3 Role of SACCO and Government

The respondents were also asked to give answers on the role played by the SACCOS and government in creativity in the sector.

Table 4.7:Role of SACCOs and government in creativity

| SACCO AND GOVT ROLE | Maan | Median | Mode | Std. |
|---------------------------------|------|--------|------|-----------|
| SACCO AND GOVT ROLE | Mean | Median | Mode | Deviation |
| Commuters attracted to creative | 4.11 | 5 | 5 | 1.496 |
| matatus | 1.11 | 3 | 3 | 1.150 |
| My SACCO appreciate creativity | 3.04 | 2 | 1 | 4.743 |
| All matatu should be uniform | 1.44 | 1 | 1 | 1.271 |
| Government to allow creativity | 3.58 | 5 | 5 | 1.751 |
| Safe driving attracts customers | 4.98 | 5 | 5 | 0.149 |

In table 4.6, respondents agreed that commuters are attracted to creative public transport vehicle SACCOs. Mean 4.11, standard deviation 1.496. My SACCO appreciates creativity. Mean 3.04, standard deviation 4.743 indicates that the respondents were neutral on the level creativity in their SACCOs. Respondents agreed that all matatus should be not be uniform. Mean 1.44, standard deviation 1.271. They also agreed by a small margin that the government should allow creativity. Mean 3.58, standard deviation 1.751. Respondents were in agreement that safe driving attracts customers. Mean score of 4.98 and standard deviation 0.149.

4.4.4 Entrepreneurial Performance

The respondents were asked to answer questions touching on the overall entrepreneurial performance of SACCOs with regards to their adoption of creativity.

Table 4.8:Entrepreneurial performance of SACCOs

| ENTREPERNEURIAL | 3.4 | N. 1. | N. 1. | Std. |
|-------------------------------------|------|--------|-------|-----------|
| PERFORMANCE | Mean | Median | Mode | Deviation |
| Some SACCOs are more creative | 4.58 | 5 | 5 | 1.055 |
| than others | 1.50 | 3 | 3 | 1.033 |
| SACCOs use of creativity perform | 4.47 | 5 | 5 | 1.16 |
| better | 7.77 | 3 | 3 | 1.10 |
| Commuters appreciate creativity | 3.96 | 4 | 5 | 1.261 |
| than pricing | 3.70 | 7 | 3 | 1.201 |
| Our SACCO embraces creativity | 2.69 | 2 | 2 | 1.276 |
| Creativity improved competitiveness | 3.62 | 4 | 5 | 1.403 |
| | | | | |

On entrepreneurial performance, respondents agreed that some SACCOs are more creative than others. Mean 4.58, standard deviation 1.055. SACCOs that use more creativity were agreed to perform better. Mean 4.47, standard deviation 1.16. Commuters appreciate creativity more that pricing, Mean 3.96, standard deviation 1.261. Respondents were neutral on their SACCO adoption of creativity. Mean score 2.96, standard deviation 1.276. They agreed creativity improves the competitiveness of SACCOs. Mean 3.62, standard deviation 1.403. Results as displayed in table 4.7.

4.6 Inferential Statistics

The study employed regression analysis to establishing relationship that exists between the entrepreneurial performance (dependent variable) and creativity (independent variable).

Table 4.9:Model Summary^b

A model summary was derived from the data collected, A model summary is a tool used to establish whether the independent variable, creativity, can be used as a predictor of the independent variable, entrepreneurial performance.

| Model | R | R Square | R-Square (Adjusted) | Standard error of the Estimate |
|-------|-------------------|----------|------------------------|--------------------------------|
| 1 | .418 ^a | .175 | .156 | .77844 |

a. Predictors: (Constant), creativity

b. Dependent Variable: Entrepreneurial Performance

Regression analysis showed an adjusted R Square value also the coefficient of determination of 0.156 meaning there is a 15.6% variability between the variables. R Square the independent variable, creativity, accounts for 15.6% of the variance in entrepreneurial performance. R Square is a measure of the amount of variance in the dependent variable that the independent variable accounts for as seen in Table 4.9. More growth can be attributed to other factors not in this study.

Table 4.10:ANOVA^a

The ANOVA table is useful in establishing whether the value of R square attained was significantly greater than zero.

| Mod | lel | Sum of | df | Mean | F | Sig. |
|------|-------------------|------------------|--------|--------|-------|-------------------|
| | | Squares | | Square | | |
| | Regression | 5.529 | 1 | 5.529 | 9.125 | .004 ^b |
| 1 | Residual | 26.056 | 43 | .606 | | |
| | Total | 31.586 | 44 | | | |
| Resu | lt for Anova is I | F(1,43)=9.125, I | P=.004 | | | |

Source: Research Data (2019).

Table 4.10 shows the ANOVA with an F value of (F = 9.125) significant at a p-value = 0.004 (p) is less than 0.05 then the test is significant. R square was found to be significantly greater than zero (0.156) meaning that the independent variable of creativity was able to account for a significant level of variance in the dependent variable, entrepreneurial performance. Regression model was found to be significant.

Table 4.11:Regression Coefficients^a

The coefficient table is applied in establishing the significance of creativity as the independent variable.

| Mode | el | Unstandardized S | | Standardized | t | Sig. |
|------|------------|------------------|------------|--------------|-------|------|
| | | Coefficients | | Coefficients | | |
| | | В | Std. Error | Beta | | |
| 1 | (Constant) | 2.709 | .399 | | 6.787 | .000 |
| 1 | Create | .386 | .128 | .418 | 3.021 | .004 |

Linear equation is Y=0.386x +2.709

Source: Research Data (2019).

The regression coefficients show a positive statistical relationship that exists as shown in Table 4.11 between the study variables of creativity and entrepreneurial performance. As shown by the beta value ($\beta = 0.386$) and the P-value (p=0.004 <0.05). The amount of unique variance the independent variable, creativity, accounts for an amount of unique variance in the dependent variable, entrepreneurial performance.

4.4 Discussion of Findings

The study looked to establishing to which extent creativity affects the entrepreneurial performance of public transport SACCOs in Ongata Rongai. The study established that SACCOs have an appreciation of creativity as a driver of entrepreneurial performance. The demographics of the respondents indicated that they were largely male, within the ages of 20-40~(84.5%) most of whom were secondary school graduates (80%). Study also showed most of the staff (64%) for 1-3 years with the SACCO. This indicates a levels of literacy were high and experience among the route staff and for the quality of the data required. SACCO staff also opined-that creativity is a influencing factor of entrepreneurial performance. This agrees with Kiiyuru (2014). Creativity is key in the performance of Kenya's public sector transport.

The results also indicated that there is a clear need for creativity in the industry that is the respondents agreed that the government need to set up policies that promote creativity, the study also found that the SACCO staff were also opposed to a uniform appearance of all PSV. The findings are in agreement with Singh (2005) reviewed urban transportation in India argued that policy perspective affects efficiency. Results also indicate that commuter selection was influenced by creativity and that commuters were willing to pay more for creativity both with mean score of 4.11 Study concurs with According to Sarkar, Sahoo and Sahoo (2012), Citizens expect from the authorities and transport sector stakeholders an attractive, viable and sustainable transport model for their region of habitation, well organized and performing urban public transportation are a perfect match for this challenge.

The findings also listed customer service highly with a Mean 4.84. Jinca (2014) identified quality of service as a key determinant in the performance of PSVs. The study held that the PSV users have expectations about the service with expectations they look to receive from operators. The study uses non fiscal measures to determine entrepreneurial performance. The study used factors such as commuter satisfaction and SACCO competitiveness to determine the impact of creativity on entrepreneurial performance. This concurring with with Van der Stede et al. (2016) who demonstrated that non-fiscal measures are better than fiscal measures in helping organizations as the attempt to implement and in the management of new initiatives.

The role of specific aspects of creativity were also analyzed in the study. Vibrant color was agreed to be a influencers of commuter selection with a Mean 3.98. The findings agree with the Schumpeterian theory upon which the study was based which argues that entrepreneurs are the primary agents effecting creative destruction for which they need to search purposefully. Schumpeterian growth suggested that progress in technology arose from innovations done by firms in the interest of profit making.

CHAPTER FIVE: SUMMARY, CONCLUSIONS AND

RECOMMENDATIONS

5.1 Introduction

This section focuses on a summary of key findings as guided by study objectives. It provides conclusions of the study and recommendation on areas of further research. This chapter concludes the study.

5.2 Summary of Findings

The findings show that creativity has an overall positive effect on the entrepreneurial performance of public transport SACCOs n Ongata Rongai, Kajiado County, Kenya. The study also revealed that the SACCOs openly embrace creativity as a tool for improved entrepreneurial performance The study also indicated that there was general satisfaction over the levels of creativity in public service SACCO vehicles on the route. Players in the SACCOs on the route also indicated knowing some of the competition embrace creativity more.

The role of government was highlighted as a key driver of creativity. It was established that the government ought not to curtail the freedom in PSV SACCO creativity but provide guiding framework for the establishment of policies that may guide the industry. Customer service and good driving were also registered as key factors to commuter selection of PSV SACCOs along the route. Other salient features noted include that the industry is male dominated and most of the SACCO operators reached secondary school level. The largest fraction 60% of the SACCO operators are conductors.

5.3 Conclusions

Based on the research objective to establish the effect of creativity on entrepreneurial performance on public transport SACCOs in Ongata Rongai, Kajiado County, creativity can be used to improve the performance of public transport SACCOs in Ongata Rongai, Kajiado County. There needs to be active effort to embrace creativity in the entire public transport sector. The government through public service transport investors ought to embrace creativity. The study concludes that creativity in the transport plays a significant role in the entrepreneurial performance of public transport SACCOs in Ongata Rongai.

5.4 Recommendations

The study recommends the Transport ministry of the government in association with the NTSA formulate policies that allow creativity in public service vehicles to increase the entrepreneurial performance of the entire industry. The study may also be used in benchmarking the specific items of creativity that may be best used for optimal effect such as external paint since there could exist to some extent contravention of the law. The study through its findings recommends that public transport SACCOs, operators and investors embrace creativity in their fleets as factor to enhance their entrepreneurial performance. It is the study's recommendation that the government through NTSA, SACCO operators , investors in the Kenya public transport through the matatu owners and operators associations plus PSV fabricators engage in consultation over the effect of creativity on their industry . The study also recommends that public SACCO operators to also consider the role or pricing , customer service and safe driving being other variables that can boost their entrepreneurial performance.

5.5 Suggestions for Further Study

The study focused on non-financial measures of performance such as customer selection, customer attraction, competitiveness, innovation, productivity and company image. Similar studies may be done in the determination of the financial measures of the effect of creativity on the entrepreneurial performance in public transport SACCOs on the same or other routes. Some of the financial measures of entrepreneurial performance include Return on Assets (ROA), Return on Equity (ROA) and Net Interest Margin (NIM). The roles of customer service, fare pricing and safe driving should also be investigated as factors leading to the entrepreneurial performance of public service transport SACCOs as they rated highly in the study.

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APPENDICES

Appendix I: Introductory Letter for Research



For: Msc Entrepreneurship and Innovation Management co-ordinator

Bex 30197,

Jane Muturi

WN/jkm

Appendix II: Research Questionnaire

Research Questionnaire

This questionnaire will be used to assist in conduction of a study on "THE EFFECT OF CREATIVITY ON THE ENTREPRENEURIAL PERFORMANCE OF PUBLIC TRANSPORT VEHICLES IN ONGATA RONGAI, KAJIADO COUNTY OF KENYA" The research in partial fulfilment for the award of MSc, in Entrepreneurship and Innovation Management from the University of Nairobi. Information obatined in this question is solely for the purpose of this study only. It will be dealt in confidence. Kindly fill in the questionnaire as objectively and honestly as possible. Please use a tick ($\sqrt{}$) or fill in as applicable in the tables below.

DEMOGRAPHIC INFORMATION

1. State your gender

| 1. Zunc ja | geneer | |
|--------------|--------|---|
| Male | () |) |
| Female | (|) |
| | | |
| 2. State you | ır age | |
| Below 20 | (|) |
| 20–30 | (|) |
| 30 – 40 | (|) |
| 40 – 50 | (|) |
| Above 50 | (|) |

| 3. Education level attain | ed |
|--------------------------------|---------------------------------|
| Primary School | () |
| Secondary School | () |
| College or technical institute | () |
| Undergraduate | () |
| Post graduate | () |
| 4. Which of the below c | ategories are you? |
| SACCO manager | () |
| Stage Manager | () |
| Driver | () |
| Conductor | () |
| 5. How long have you w | vorked with your current SACCO? |
| Not more than 6 months | () |
| 6 months – 1 year | () |
| 1year – 2 years | () |
| 2-3 years | () |
| More than 3 years | () |

| 6. Please indicate the number of days a week you | work | on | the (| Onga | ta Ro | ongai |
|---|------|----|-------|------|-------|-------|
| route | | | | | | |
| Daily () | | | | | | |
| Twice () | | | | | | |
| Thrice () | | | | | | |
| Once a week () | | | | | | |
| Other (when called) () | | | | | | |
| 7. Please indicate way of a tick (√) in the table statements apply to you from 1 to 5 where 1 Strongly Disagree , 2 Disagree, 3 Neutral, 4 Agree , 5 Strongly Disagree , 2 Disagree , 3 Neutral, 4 Agree , 5 Strongly Disagree , 2 Disagree , 3 Neutral, 4 Agree , 5 Strongly Disagree , 2 Disagree , 3 Neutral, 4 Agree , 5 Strongly Disagree , 2 Disagree , 3 Neutral, 4 Agree , 5 Strongly Disagree , 2 Disagree , 3 Neutral, 4 Agree , 5 Strongly Disagree , 2 Disagree , 3 Neutral, 4 Agree , 5 Strongly Disagree , 2 Disagree , 3 Neutral, 4 Agree , 5 Strongly Disagree , 2 Disagree , 3 Neutral, 4 Agree , 5 Strongly Disagree , 3 Neutral, 4 Agree , 5 Strongly Disagree , 2 Disagree , 3 Neutral, 4 Agree , 5 Strongly Disagree , 3 Neutral, 4 Agree , 5 Strongly Disagree , 3 Neutral, 4 Agree , 5 Strongly Disagree , 3 Neutral, 4 Agree , 5 Strongly Disagree , 3 Neutral, 4 Agree , 5 Strongly Disagree , 3 Neutral, 4 Agree , 5 Strongly Disagree , 5 Strongly Disagre | | | | | exten | t the |
| CREATIVITY | 1 | 2 | 3 | 4 | 5 | |
| Creativity of a matatu affects commuter selection | | | | | | |
| process | | | | | | |
| Commuters will pay more fare in a matatu with more | | | | | | |
| creativity | | | | | | |
| Matatus should all be uniform in appearance | | | | | | |
| I am satisfied with the level of creativity in Ongata | | | | | | |
| Rongai Matatus | | | | | | |
| Matatu owners should invest more in creativity than | | | | | | |
| customer care | | | | | | |

8. In your view how do the following factors affect commuter choice of a PSV ? 1=Very Low, 2=Low, 3=Moderate, 4=High, 5=Very High

| COMMUTER CHOICE | 1 | 2 | 3 | 4 | 5 |
|--|---|---|---|---|---|
| Vibrant colours (Matatu Graffiti) and lighting | | | | | |
| Age of the matatu | | | | | |
| Music and screens | | | | | |
| | | | | | |
| Customer Service | | | | | |
| | | | | | |
| Fare | | | | | |

9. Please indicate by way of a tick $(\sqrt{})$ in the table below to which extent the statements apply to you on a scale of 1 to 5 where

1=Strongly Disagree , 2 =Disagree, 3= Neutral, 4=Agree , 5 = -Strongly Agree

| ROLE OF SACCO AND GOVERNMENT | 1 | 2 | 3 | 4 | 5 |
|---|---|---|---|---|---|
| Commuters are attracted to matatus that are more creative | | | | | |
| My SACCO appreciates the role of creativity in attracting | | | | | |
| commuters | | | | | |
| ALL matatus should be uniform in appearance | | | | | |
| | | | | | |
| Government policies should allow for creativity in the | | | | | |
| matatu sector | | | | | |
| Safe driving in the most important factor in attracting | | | | | |
| customers | | | | | |

10. In your view how do the following factors affect the entrepreneurial performance of a matatu ?

 $1=Very\ Low\ , 2=Low, 3=Moderate\ , 4=High\ , 5=Very\ High$

| ENTREPRENEURIAL PERFORMANCE | 1 | 2 | 3 | 4 | 5 |
|--|---|---|---|---|---|
| Some SACCOs are more creative than others | | | | | |
| SACCOs that use creativity to attract commuters | | | | | |
| perform better | | | | | |
| Commuters appreciate creativity more than pricing | | | | | |
| | | | | | |
| | | | | | |
| Our SACCO embraces creativity | | | | | |
| Creativity has improved the competitiveness of our | | | | | |
| SACCO | | | | | |

Appendix III:

List of Public Transport SACCOs in Ongata Rongai, Kajiado County, Kenya

- 1. NKIKAN
- 2. SERIAN
- 3. 11^{TH} Hour
- 4. RONGAO
- 5. Ongata Rongai Bus Services
- 6. Ongata Line SACCO
- 7. OROMATS
- 8. OROKISE

Source: NTSA (2019).