

**FACTORS INFLUENCING THE GROWTH OF ENTREPRENEURSHIP  
AMONG PERSONS WITH DISABILITIES IN NAIROBI CITY COUNTY,  
KENYA**

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## DECLARATION

I declare that this research is my original work and has not been submitted for the award in any other University for examination/academic purposes.

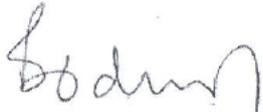
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This research project proposal has been submitted for examination with my approval as the University Supervisor.

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## **DEDICATION**

This work is dedicated to my sponsors, the African Union, and my family for the sacrifice they made for me to complete my studies. Their love, prayers and encouragement inspired me to achieve this goal. I also dedicate it to entrepreneurs with disabilities who wake up each day to challenge the status quo in Kenya.

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## **LIST OF ABBREVIATIONS**

<b>AFUB</b>	African Union for the Blind
<b>CBD</b>	Central Business District
<b>CRPD</b>	Convention on the Rights of Persons with Disabilities
<b>KNBS</b>	Kenya National Bureau of Statistics
<b>NCPWD</b>	National Council for Persons with Disabilities
<b>PWD</b>	Persons with Disabilities
<b>WHO</b>	World Health Organization
<b>MSME</b>	Micro, Small and Medium Enterprises

## **ABSTRACT**

Entrepreneurship is increasingly attracting significant attention globally as an appropriate intervention for improving the livelihoods owing to its potential for self-employment and economic growth. There are many persons with disabilities who are forced to venture into self-employment due to discrimination and different negative perceptions by employers in the labor market. The objective of the study was to establish factors influencing the growth of entrepreneurship among persons with disabilities in Nairobi City County. The study is anchored on three theories namely; entrepreneurial event model, social model of disability and planned behavior model. The study adopted descriptive, cross-sectional design. The target population of the study targeted 60 entrepreneurs with disabilities situated within the CBD in Nairobi City County. It was revealed that more male than female persons with disabilities engaged in small and medium enterprises in the study area. Persons with disabilities engaged in small and medium enterprises in this study were adequately schooled to handle their businesses effectively. It was also revealed that motivation of entrepreneurship by disabled people were due to willingness to bear the calculated risk of becoming an entrepreneur and the level of flexibility or freedom of running own business. Technology has enabled disabled entrepreneurs to understand the market dynamics. It was concluded that disabled entrepreneur in Nairobi City County depend on various factors to recognize business opportunities which include prior knowledge on the entrepreneurial cognition, social networks and entrepreneurial alertness. It was also concluded that motivation of entrepreneurship by disabled people were due to willingness to bear the calculated risk of becoming an entrepreneur and the level of flexibility or freedom of running my own business attracts disabled people. The study recommends that there is need for entrepreneurs with disabilities to see risks in business positively.

# CHAPTER ONE

## INTRODUCTION

### 1.1 Background of the Study

The first world report on disability co-authored by the World Bank Group and World Health Organization (2006) holds that Persons with Disabilities (PWDs) face higher rates of poverty and are afforded fewer economic opportunities compared to persons without disabilities. According to Kasperova (2011), PWD across the globe face barriers to formal employment and one possible solution for those with entrepreneurial skills is self-employment. Bwisa (2011) says the world economy today is driven by entrepreneurs. Through inclusive entrepreneurship, any country is assured of a stable economy and nation due to little or no unemployment. Despite work limitations and expenses that may be associated with employing the disabled, people with disabilities need opportunities to pursue jobs and entrepreneurship provides a way for them to gain employment (Bedell, 2012).

There are various theories that have been used to explain the relationships between entrepreneurs and disability. This study adopts three theories for its theoretical framework: Entrepreneurial Event Model, Social Model of Disability and Planned Behavior Model. Entrepreneurial Event Model comprises three elements that help to predict entrepreneurial intention namely; the perceived feasibility, the perceived desirability, and the propensity to act (Shapero & Sokols, 1982). Social Model of disability espoused by Carson (2012) suggests that society has failed to make adequate allowance for PWD to participate in the elements inherent in the society. The Theory of Planned Behavior Model on the other hand has the attitude towards the behavior, the subjective norm and the perceived behavioral control as three elements that influence the intentions to perform a behaviour (Ajzen, 1991).

Kenya has various laws and strategies supporting PWDs and this incorporate the Persons with Disabilities Act (2003), which passes on rights, restoration and equivalent open doors for individuals with disabilities. The Act requires public, private and open area businesses to save 5% of employment for PWD (Mugo 2010). Despite all this, the unemployment rate among PWD has held steadily at approximately double the rate of unemployment for their able-bodied counterparts. According to Kasperova (2011), PWD across the globe face barriers to formal employment and one possible solution for those with entrepreneurial skills is self-employment. Bwisa (2011) says the world economy today is driven by entrepreneurs. Therefore there should be inclusivity when it comes to entrepreneurship; no person should be excluded when it comes to starting his or her own business on the grounds of disability status.

### **1.1.1 The Concept of Entrepreneurship**

Entrepreneurship word was originally derived from a French word *entreprendre* that means to undertake, meaning, to undertake an enterprise (Shaffer, 2011). The concept of entrepreneurship is far-reaching and cannot simply be narrowed to establishing and managing an enterprise (Uromi & Mazangwa 2015). Modern and current application of entrepreneurship as a concept dates back to economist Joseph Schumpeter's work when he wrote about the theory of economic. Osman and Rahim (2014) also go ahead and define entrepreneurship as a combination of the activities discovery, evaluation, and exploitation of opportunities to introduce such as goods and services, processes and organizational structures that were not in existent before.

Entrepreneurship concept has been studied by numerous scholars drawn from various academic disciplines. The significant contributors range from academic fields such as sociology, economics, psychology, anthropology, history and business. Each of these

scholars makes efforts to define entrepreneurship from their own viewpoint. Nonetheless, there are those who agree that entrepreneurship comprises taking business risks, managing uncertainties, innovation management, creativity, access to finance and opportunity identification. Over-all, entrepreneurship can be termed as the ability to spot and recognize viable business opportunities to generate value and assuming the related risks to turn the opportunity into a profitable venture (Peter, 2009).

In developed countries, entrepreneurship has continued to play an imperative role in economic growth and development and it could also play a critical part in reducing the impact of poverty in the developing countries (Njuki, 2016). Entrepreneurship therefore is not merely about establishing of new businesses, and though this is important, it also embraces, obtaining new skills through training, transformation of behaviour and attitudes concerning business opportunities, the pursuing of profitable opportunities, assuming calculated risks and managing scarce resources.

### **1.1.2 Concept of Disability**

Kenya's Persons with Disability Act (2003) defines disability as; physical, sensory, mental, psychological or other impairment, condition or illness including any visual, hearing, learning or physical incapability which has a substantial or long-term effect on an individual's ability to carry out ordinary day to day activities. PWD suffer segregation and most of the times not in a position of accessing specialised care. Unable to access education and get employed as well as rehabilitation services, they are often forced to depend on well-wishers for their day to day survival.

According to Komana (2015), disability is a complex, evolving, and multidimensional concept. Currently, it is estimated that 15% of the world population experiences some form of disability, with prevalence rates higher in developing countries. As opportunities of

sustainable income generation are directly tied to a person's access to finance, markets, and networks, persons with disabilities usually face significant challenges in accessing these, due to: non-inclusive regulations and policy, lack of resource allocation, stigma and societal prejudice, low educational participation, and inability to access communities and spaces.

### **1.1.3 Persons with Disability in Nairobi**

According to the 2019 census, 2.2% (0.9 million people) of Kenyans live with some form of disability. The census indicated that 1.9% of men have a disability compared with 2.5% of women. The census showed there was a higher prevalence of disability in rural areas (2.6%) than in urban areas (1.4%). Analysis of disability by domain reveals that mobility (physical) is the most commonly reported difficulty, experienced by 0.4 million Kenyans representing 42% of PWD. The other domains of disability – seeing, hearing, cognition, self-care and communication – are experienced by between 36% and 12% of PWD while Albinism condition is experienced by 0.02% of the population.

The highest prevalence rates of disability were recorded in central, eastern and western parts of Kenya: Embu County (4.4%), Homa Bay (4.3%), Makeni (4.1%), Siaya (4.1%) and Kisumu counties (4%). Counties with the lowest disability prevalence rates are found in the north eastern part and Nairobi, with Wajir having the lowest (0.6%). However, there has been concerns on whether the 2019 figures represent the reality since a high proportion of disabilities appeared to be missing from the disability statistics.

Understanding disability in Nairobi is key to understanding the importance of entrepreneurship as a solution to issues of unemployment. The study will, therefore, be conducted for various reasons that include; Nairobi being a political and administrative centre of the country and the business capital of East and Central Africa. On the other hand,

employment and disability are linked because it leads to economic, social, cultural and political inclusion of PWDs.

## **1.2 Research Problem**

The UNCRPD states that PWDs should have inclusion when it comes to opportunities. They should enjoy these opportunities in terms of inclusive education, career development, employment, and accessible environment. Kenya's Persons with Disabilities Act 2003, currently under review, covers rights and equal opportunities for PWD. The Constitution of Kenya, 2010, includes specific provisions for PWD. There are many graduates with disabilities but after education completion they are forced to venture into self-employment due to discrimination and different negative perceptions by employers in the labor market. PWD have resorted to work in MSMEs often in the informal sector (LFTW, 2015).

Exploration has been conducted by various scholars to establish the relationships between disability and entrepreneurship. Mwangi (2013) sort to establish factors affecting the success of 27 physically challenged adult entrepreneurs who run businesses in Kenya; Mpofu and Shumba (2012) examined the level of community engagement of PWD in entrepreneurship programmes in rural Zimbabwe in terms of access to entrepreneurial activities, education, institutional, legal and policy, business networking and finance. Johnmark, Munene, and Balunywa (2016) studied entrepreneurial intentions among PWDs using 220 disabled universities' students in Nigeria; Viriri and Makurumidze (2014) explored engagement of disabled people in Entrepreneurship Programmes in Zimbabwe in terms of provision of technical assistance, funding, business networking including legal and policies. Kyalo (2011) assessed factors that affect entrepreneurial intent among visually impaired tertiary level students in Kenya with the objective to assess students' attitude towards entrepreneurship as a career choice and levels of awareness of the various entrepreneurship support services. In

addition, Maziriri, Madinga and Thobekani (2016) studied Entrepreneurial Barriers Confronted by Entrepreneurs living with Physical Disabilities in South Africa, while Mohammed and Jamil (2015) conducted a study to highlight the barriers of disabled entrepreneurs and how these barriers are different than those faced by other abled bodied entrepreneurs in India, finally, Renko, Harris and Caldwell (2015) investigated entrepreneurial entry by PWDs and effect of disability on progress in the start-up process.

As evidenced in these literatures, emphasis has been on studying factors that hinder entrepreneurship among PWDs especially in only one category of disability thus leaving out the different types of disability. A clear-cut case of marginalization in academic research and knowledge against successful entrepreneurs with different types of disabilities in our communities. None of the stated researches explores existing entrepreneurial venture by persons with disabilities and how successful they are. It is this knowledge gap that this paper will seek to address in terms of evaluating the factors that influence the growth of entrepreneurship among persons with disability in Nairobi City County, Kenya.

### **1.3 Research Questions**

What are the factors that influence entrepreneurship among persons with disability?

### **1.4 Research Objective**

To establish factors influencing the growth of entrepreneurship among persons with disability in Nairobi City County.

### **1.5 Value of the Study**

The Kenyan government has been at the forefront in enhancing entrepreneurship among persons with disabilities with the establishment of funds such as the Cash Transfer Programme for Persons with Severe Disabilities, Youth Enterprise and Women Enterprise

Development Funds. The findings of this study are expected to inform on the best sustainable measures that need to be put in place to support PWDs run their businesses effectively and, to develop policies intended to improve entrepreneurship among PWDs in the county. This will contribute to the realization of Kenya Vision 2030 and the Big 4 Agenda.

The study will contribute to the empowerment of PWD running entrepreneurial ventures in Kenya. They will get to learn how others have managed to start and run successful businesses despite challenges faced. They will also get to understand the various support mechanisms that can help them run their businesses successfully.

The study will help academicians and other scholars as a basis of reference in future studies and an area to explore to better explain the relationships established by this study or improve on the shortcomings of the research findings. The study adds more information to the body of knowledge on the factors that affect entrepreneurship among persons with disabilities.

## **CHAPTER TWO**

### **LITERATURE REVIEW**

#### **2.1 Introduction**

This chapter presents literature review of the study. This includes theoretical foundation of the study, innovation strategies, and empirical evidence on the key factors influencing the growth of entrepreneurship among persons with disabilities, summary of reviews and the knowledge gap.

#### **2.2 Theoretical Review**

The motivations and reasons that attract individuals to venture into entrepreneurship can be addressed by the three key theories that include: Entrepreneurial Event Model, Social Model of Disability and Planned Behaviour Model.

##### **2.2.1 Entrepreneurial Event Model**

Shapero & Sokol (1982) state that a person is held on a given path in life by a sum of vectors in their lives these being family, jobs, social status, education, and peer influence among others. This being held ‘in place’ is termed as inertia, and the vectors are the stable cultural aspects that define one’s social economics and cultural settings. The inertia persists until something jolts it. This displacement could be positive like winning the lottery or negative like loss of livelihood, midlife crisis or even a disability. All these displacement forces have the potential to jolt one to start up a business in reaction. These displacements are termed “trigger events” in the EE model developed by Shapero and Sokot to define the interaction of cultural and social factors that can be lead to a firm creation by influencing the individual’s perceptions. They explained that desirability, feasibility, and a propensity to act are the major factors that control an individual's intention to create a new venture.

Perceived desirability is as a result of a person's perceptions of the desirability of entrepreneurship related to personal attitudes, values, and feelings. Perceived feasibility, on the other hand, is related to a person's perception of the available resources. In other words, this measures personal perceived ability to carry out specific behaviour. Finally, the propensity to act is the personal disposition to act on one's decisions, reflecting volitional aspects of intention (Shapero & Sokols, 1982).

Models that are solid and show high confidence towards Ajzen theoretical outline continue to show prominence and dominance in researches studies that investigate attitudes and also intentions. Intention indicates the extent of eagerness in the direction of any forthcoming or intended behavior (Akponi, 2009). It has been observed that an intention can help to predict a particular behavior. Similarly, attitudes in the path of behaviour have definite influence on intentions. The factor of desirability, the factor of propensity and the factor of feasibility are key elements influencing an individual's intention in the process of starting a business or an enterprise (Tumba, Gwems, Wajiga, & Vasumu, 2016).

### **2.2.2 Social Model of Disability**

This research is based on the social model of disability espoused by Carson (2012), which suggests that society has failed to make adequate allowance for people with disabilities to participate in the elements inherent in the society. Carson argues that it is not impairment that causes disability but the way in which society has disregarded to include people with disabilities in all spheres of development. The social model was created by disabled people themselves. It was primarily a result of society's response to them but also of their experience of the health and welfare system which made them feel socially isolated and oppressed. These barriers prevent them from gaining equal access to information, education, employment, public transport, housing and social/recreational opportunities.

In the 1960s and 1970s, inspired by the great civil rights movements of the time, PWD started to question their life experiences and why so many disabled people were institutionalised and excluded. They began to challenge the exclusion, discrimination and lack of choice and control they experienced in daily life, and the prevailing negative attitudes in society. This was the beginnings of the 'Disability People's Rights Movement'. They began to develop a new approach to thinking about disability that reframed disability as a civil rights and equality issue, rather than a medical or charitable issue. This approach to disability became known as the Social Model of Disability (Carson 2010). Disability is an unequal relationship within a society in which the needs of PWDs are often given little or no consideration

This model of disability is the study as a specific type of social mistreatment that spotlights on attitudinal, environmental and hierarchical obstructions which keep disabled individuals from having equity of chance in training, work, housing, transport, leisure. Through this ideology, people with disabilities are supposed to be given the opportunity to maximize their potentials by promoting their participation and productive involvement in the society. Therefore, considering the aspects of entrepreneurship it becomes clear that these aspects offer opportunities that impact the lives of persons with disabilities.

### **2.2.3 Theory of Planned Behaviour**

The Theory of Planned Behaviour (TPB) predicts an individual's intention to engage in behaviour at a specific time and place. It posits that behaviours are immediately determined by behavioural intentions and under certain circumstances, perceived behavioural control. Behavioural intentions are determined by a combination of three factors: attitudes toward the behaviour, subjective norms, and perceived behavioural control (Ajzen, 1991). It explains further that an attitude towards behaviour, the subjective norms, and other perceived

behavioural control, combined, influences a person's behavioural intention and behaviour (Ajzen, 1985). According to the theory, if someone assess the recommended behaviour as being positive (comprises attitude), and if this person thinks their peer influences wishes them to complete the behaviour (which is the subjective norm), this by principle results in higher intention (which is the motivation) and this means that the person is more likely take action.

Perceived behavioural control has a combination of two main elements that includes the factor of self-efficacy and the factor of controllability. Self-efficacy looks at difficulty levels that are part of the process that one undergoes when actualizing a specific behaviour. On the other hand, controllability covers all the external factors. This also comprises the personal conviction that they have direct influence and control over the outcome of their intended behaviour (Fishbein & Ajzen, 1980). Behavioural intentions rate the intention of an individual to perform a specific behaviour. Subjective norms on the other hand represents the pressure or influence from authorities such as friends, siblings, spouses, colleagues, religious leaders, mentors, coaches and so on, to conform to very specific standards, for instance, ones mentors perceives entrepreneurship and the protégés will less likely perform a desired entrepreneurial behaviour or intention. Attitudes on the other hand comprises of expectations around the costs and concerns of performing a particular behaviour (Muganda, 2017).

A counter argument that is in contradiction especially on the significant relationship that exists between behavioural intention and authentic behaviour has by far been recommended, for reasons that certain secondary limitations under behavioural intention do not always translate into a real behaviour. Specially, because behavioural intention cannot be the single and exclusive direct cause of a behaviour change yet other factors are at play. To address this gap, Ajzen added the perceived behavioural control component onto the attitudes and

subjective norms component. The metaanalysis of Haus, Steinmetz, Isidor, and Kabst (2013) applied the theory to analyze gender differences in the motivation to start a business.

## **2.3 Factors Affecting Entrepreneurship Development**

### **2.3.1 Motivations to Entrepreneurship**

A key feature in the literature on PWD is that reasons fronted for their starting own businesses are majorly rooted in negative motives (Cooney, 2008). Firstly, it is the failure to find a job amidst rampant unemployment. Namatovu (2012) found that persons who have been disabled from a young age may have experienced disadvantages within the education system due to lack of access to supportive facilities. This leads them to garner lower educational qualifications and as such, being disadvantaged in the job market, ultimately pushing them to self-employment.

Godley (2005) in making a case for stigma and discrimination in the marketplace as a motive to self-employment cites a relationship between entrepreneurship and marginalization of the socioeconomic kind. He states that PWD who are ostracized by society often derive from this context the motivation to enterprise. Rebuilding one's self-esteem through challenging enterprise is another motive given as their self-esteem may have taken a beating at the onset of their impairment. This mostly applies to persons who were previously working as able-bodied persons but have encountered a disability.

The US Department of labour report (2001) noted that among the PWD surveyed, none of the respondents noted their disability status as a barrier to their intent to enterprise, they cited instead issues such as restrictive work environments, inability to access capital owing to discrimination, lack of collateral and the possibility of losing social welfare subsidies among others as hindrances. The report further states that the benefits of a person with a disability operating a small business include freedom, flexibility, and independence

associated with self-employment, and autonomy from access-related obstacles such as transportation, fatigue, inaccessible work environments, and the need for personal assistance.

### **2.3.2 Opportunities to Entrepreneurship**

The Kenyan government came up with programs pinned on availing funds to groups of women (The Women Enterprise Fund) and the youth (Youth Enterprise Fund) and Persons with Disabilities towards encouraging enterprise in these groups hardest hit by unemployment Mugo (2011). Under the current presidency of Uhuru Kenyatta, the Uwezo fund again has been initiated with the rationale for ventures youth/disabled-owned to take advantage of the 30% government procurement quota reserved for them, Maziriri (2015).

Digital technologies enable persons with disabilities to receive information and content in the format that they can perceive and prefer states Uromi *et al* (2015). For example, a person with visual impairments can use speech-to-text functionality or software to read a website, a person with hearing impairments can use SMS or instant text messaging to communicate, and a person with mobility impairments can use voice recognition to operate and navigate their digital device Oyewumi *et al* (2013). This presents an important opportunity to break the traditional barriers of communication and interaction that persons with disabilities face and which hinder their full participation in society. A recent survey of 150 experts from over 55 countries ranked websites and mobile devices and services as the technologies that can contribute the most to the social and economic inclusion of persons with disabilities Broadband Commission for Digital Development (2013).

### **2.3.3 Barriers to Entrepreneurship**

Lack of adequate financial access can be described as the greatest barrier faced by entrepreneurs in Kenya mainly because financial institutions demand for collateral. Majority of the entrepreneurs engaging in entrepreneurship in rural areas and require financial

assistance lack adequate collateral to take loans from the bank. The entrepreneurs' responsibility for dependants has limited opportunities for business diversification and expansion due to inadequate savings (Athanne, 2011). Entrepreneurs are likely to face challenges which constitute mainly the financial aspects of establishing businesses (Zororo, 2011; Brush, 1992). According to a report by Common Wealth Secretariat (2002), entrepreneurs are often not conversant on procedures on how to obtain loans, lack adequate collateral for acquisition of loans, face discriminatory practices or laws related to finance.

Cooney (2008) Disabled entrepreneurs face even greater disadvantages arising from discrimination on the basis of their disability. They are often marginalized and denied opportunities in employment, decision-making, and leadership a majority of disabled entrepreneurs operate their businesses under adverse conditions. They encounter difficulties in finding working premises, markets for their products and access to finance, but they also have limited access to training in entrepreneurship skills. Another big threat is the City Council. The licenses required for the operation of a business are too expensive and many.

In developing countries, disabled people experience discrimination and face barriers to participation in all aspects of society for example, in accessing education, employment, healthcare, and transportation Greef (2005). Some PWD face multiple barriers to their participation, due to discrimination on the basis of other grounds, including race, colour, sex, language, religion, political or another opinion, national, ethnic, indigenous or social origin, property, birth, and age.

The idea that Human capital and financial capital are key input factor for start-up success and growth of firms, make entrepreneurial in-accessible for people with disabilities Pouf (2011). In micro and small enterprises, a single person, usually the owner-manager must have both technical and managerial skills (Neuberger & Rathke, 2009). These skills are rare

in PWD as history shows that they have been denied access to formal education and training that would make them capable to engage in entrepreneurial activities (Pouf, 2011).

#### **2.3.4 Resource Needs for Persons with Disabilities**

Li-Hua (2015) in the study of effectiveness of technology transfer to enhance disabled participation and engagement in China indicates that technology will not occur without knowledge transfer, since knowledge is the fundamental to control technology. The researcher acknowledges that appropriate technology has been practiced for many years and has evolved into a development approach that is aimed at tackling community development problems. Therefore, by various definitions, it involves the transfer of ideas, information, methods, procedures, techniques, tools, or technology from the developers to potential users.

Vergragt (2015) submitted that appropriate technology has been advocated as a solution for development problems. New technologies and organizational sensitivity are expected to provide plentiful and affordable ways for disabled engagement. As an approach to development, appropriate technology transfer not only emphasizes job creation and optimum use of existing skills and resources but also builds on the skills and resources to raise the productive capacity of a community; especially the disabled community. It has been argued that the disabled need technology to enhance their readiness to participate. How far this has happened remains significantly uninvestigated.

Albu (2005) in his explanatory study on education and disability access to services done in Nigeria described the importance of linking education, technical ability and knowledge with the capability of the disabled to participate in any endeavour. He noted that education was an empowering indicator that allowed the disabled to meaningfully participate in decision-making. He however noted that inversely, the lack of education created a problem

for disabled persons to participate. How far this is true for the disabled people and how it affects their readiness to participate remains significantly uninvestigated.

Harris (2014) study was an examination of staff perceptions of the effect of resource availability on school for disabled participation readiness in an urban setting. This study followed a qualitative design using interview protocol with open-ended questions. Four staffers in the school department were purposely selected from schools with different populations' and varying resource allocations. Results indicated that there is a difference in the variety of resources staff receive based on the school they taught and what they perceived as acceptable disabled participation readiness. This suggests that resource allocation plays a big role in enacting significant changes on disabled participation readiness and yet the influence of resource allocation on disabled participation readiness remains uninvestigated.

## **2.4 Empirical Review**

Mwangi (2013), examined factors that influence physically challenged entrepreneurs' within Kiambu County. The objective of the study was to examine entrepreneurial success among physically challenged entrepreneurs within Thika County. The target respondents were 27 physically challenged male and female adults. The study used snow ball method to identify participants and adopted survey research since the population was less. It also adopted both qualitative and quantitative research so as to apply triangulate method. Data was collected by use of interview guide in which research instruments were observation and questionnaire method. It was found out that the biggest problem starting a business among the physically challenged people is difficulty in obtaining start up capital, inadequate sites and mobility barriers in the surrounding.

Mpofu and Shumba (2013) examined Disabilities and Entrepreneurship in Makonde Rural Community, Zimbabwe. The study was able to use survey method to find out community engagement through entrepreneurship programme. It adopted interview guide and questionnaires to acquire information from the 137 respondents selected. The Quantitative data was analyzed by use of bar charts and tables. Respondents were grateful of the entrepreneurial activities in rural areas of Zimbabwe, it was also found out that PWD were rejected by entrepreneurial peers and had little access to financial institutions.

Kyalo (2011) examined students with disability on career choices and their intention on entrepreneurial. This was to examine the relationship between social capital and entrepreneurial intention. The study used survey research design in which the sampling method and snowballing method. The sample drawn from the population was 22 students. The study was able to use key informants schedule and questionnaires. The data was analysed using descriptive statistics in which frequencies and percentages were used. It was found out that students with disabilities have positive attitude on entrepreneurship and willing to learn more skills. Although with low awareness, the government need to support SME enterprises.

Johnmark, Munene, and Balunywa (2016) investigated the moderating role of personal initiative on intention and entrepreneurial action relationship of disabled students. The study followed a descriptive survey where the quantitative approach was employed. A total number of 250 questionnaires were administered to students with disabilities across the tertiary institutions in Plateau State and Abuja-Nigeria. Analysis of data involved the use of a statistical package for social sciences. Results revealed that training significantly and positively influences entrepreneurial actions. Also, personal initiative moderates the relationship between intention and entrepreneurial actions of disabled students.

Viriri and Makurumidze (2014) conducted a study entitled 'Engagement of disabled people in entrepreneurship programs in Zimbabwe'. The study explored the level of community engagement of people with disabilities into entrepreneurship programs in Harare Central province, Zimbabwe. The engagement was measured in terms of provision of technical assistance, funding, business networking including legal and policies issues regarding entrepreneurship. A snowballing sampling technique was employed and 30 PWD (16 females and 14 males) constituted the study sample. Quantitative and qualitative approaches were used in data gathering and data analysis. The study found that entrepreneurship programs in Harare were exclusionary in nature.

A research entitled 'Entrepreneurial barriers faced by disabled in India', by Mohammed and Jamil (2015) was conducted to highlight the barriers of disabled entrepreneurs and to find out if these barriers are different than those faced by other entrepreneurs. A sample of 150 disabled and 150 non-disabled entrepreneurs were selected and data collected through questionnaire and interview. The collected data was analyzed by multinomial logit regression. The study highlighted the barriers faced by entrepreneurs with disabilities and finds out if the barriers are different from those faced by other non-disabled entrepreneurs. Finally, it highlighted steps to be taken to prevail over the various types of barriers faced.

Renko, Harris and Caldwell (2015) article investigated the effect of disability on progress in the start-up process. The study posed specific hypotheses which were contextualized within both entrepreneurship and disability studies literature where over 10% of the respondents reported having a disability. One person out of 10 had a disability, yet entrepreneurship literature remained silent on the contributions of this population. This is surprising given that PWD are more likely to be self-employed than the general population. Results from the Panel Study of Entrepreneurial Dynamics show that start-up efforts by emerging

entrepreneurs with disabilities are less likely to result in the emergence of a viable organization, indicating that emerging entrepreneurs with disabilities face particular challenges.

Maziriri and Madinga (2016) examined the challenges that physical disabilities entrepreneurs face in Sebokeng Township of South Africa. The aim of the study was to examine on how to come up with the challenges facing physical disabilities entrepreneurs. The study used qualitative data and the data was collected by use of semi structured interviews, observation and focus group. It was asserted that most physical disabilities enterpreneuers lack education and training, lack access to finance, lack of equipment and inadequate government support.

## **2.5 Summary of Literature and Knowledge Gaps**

Studies conducted by researchers support the topic under study as revealed in the empirical reviews. Research has been carried out locally and internationally reviewing entrepreneurship among PWD. This research concentrated on people with disability who have businesses in urban centres especially those with physical disability therefore leaving out disabilities such as Deaf, Albinism among others. There is scarcity of literature touching on factors influencing entrepreneurship among persons with different types of disabilities. Lastly none of the stated researches explores existing entrepreneurial venture by persons with disabilities and how successful they are. Therefore, this proposed study build on the few local literature on factors influencing the growth of entrepreneurship among PWD in Nairobi City County as shown Table 2.1

**Table 2.1: Gaps in Empirical Review**

<b>Empirical Review</b>	<b>Gaps</b>
Mwangi (2013)	Emphasis on entrepreneurial success in persons with physical disability. Focus was based on one type of disability.
Kyalo (2011)	The researcher set out to study entrepreneurial intent among visually impaired students. This left out the other types of disabilities and successful disabled entrepreneurs already engaged in entrepreneurship.
Johnmark, Munene and Balunywa(2016)	Focus was on disabled students with intent in entrepreneurship. This has left out successful PWD already undertaking entrepreneurship.
Viriri and Makurumidze (2014)	The study does not include major factors like entrepreneurial skills, personal attitudes, and infrastructural issues as factors that promote entrepreneurship among PWD.
Shanimon and Hameedu (2014)	Focus was on barriers faced by disabled entrepreneurs. Information on entrepreneurial competence by disabled entrepreneurs is not indicated
Maziriri and Madinga (2016)	Focus of the study was on entrepreneurs with physical disabilities only, it therefore left out other types of disabilities. Further it did not consider factors such as personal attitude of entrepreneurs, entrepreneurial skill, managerial skills, culture and challenges faced from society.
Renko, Harris and Caldwell (2015)	Research on disabled entrepreneurs' entrepreneurial competencies is extremely scarce.

## **CHAPTER THREE**

### **RESEARCH METHODOLOGY**

#### **3.1 Introduction**

This chapter outlines in detail the methodology of research used during the study. A justification of the method selected under each methodology is also provided. The research objective outlined in chapter one guided the research methodology. Research design and tools that was used in collecting data are also described in this chapter.

#### **3.2 Research Design**

The study used the cross-sectional survey as it describes the data and the varied characteristics of the population and the phenomenon being studied. Kombo and Tromp (2006) define research design as structured conditions suitable for both collection and data analysis. Kothari (2004) added that a research designs a research study is economical as well as aligned with the research purpose.

This design was used because large samples are realistic and give statistically significant results even when analysed using several variables. Surveys are important since they give a good description of a large population. These design was able to answer questions such as when, who, where and how enabling the respondents to respondent freely.

#### **3.3 Population of the Study**

Population was the larger group from which a sample was to be taken. It captured variability to allow more reliability to the study, (Kombo & Tromp 2006). The target population referred to every member who was either in a real group or a hypothetical group of individuals, items or subjects from where the researcher had the intention of obtaining conclusions that were general in the variables under study.

According to Kumar (2005), population is the group, families dwelling in the city or electorates from which you pick a small number of families, students, electors to question to respond to your investigation question. The target population of the study targeted 60 entrepreneurs with disabilities situated within the CBD in Nairobi City County.

### **3.4 Data Collection**

This study used primary data. Primary data was collected by use of a questionnaire which was fully structured. The questionnaire had close ended questions. It had three parts; the first section hold the demographic information of the respondents while the second part gave the factors influencing the growth of entrepreneurship among person's with disabilities. The questionnaires were hand delivered and some would be sent on email and collected after a period of three weeks to give adequate time for the owners to fill them.

### **3.5 Data Analysis**

The data to be collected through questionnaires was checked for accuracy and completeness. It was edited, classified and tabulated before carrying out descriptive analysis. Descriptive analysis focuses on working out measures of central tendency and dispersion measures. The researcher calculated the mean for the data in order to rank factors that a firm considers in choosing the strategies to be adopted.

Standard deviation is the most widely used measure of dispersion. It was used to measure the amount of variation of a set data of values. In this study, standard deviation and factor analysis were used.

## **CHAPTER FOUR**

### **DATA ANALYSIS, PRESENTATION AND DISCUSSION**

#### **4.1 Introduction**

The particular chapter presents specific findings and analysis of the data collected from the study. The section also presents the interpretation of the results and analysis in relation to the factors influencing the growth of entrepreneurship among persons with disabilities in Nairobi City County.

#### **4.2 Response Rate**

The response rate of the study was 78% as 50 out of 60 questionnaires were completed successfully and returned for data analysis. The results agree with Mugenda and Mugenda (2013) affirmation showing rates greater than 50% is satisfactory in the analysis. Babbie (2010) also claims that a 60% return rate is decent and a 70% return rate as excellent. Findings were adequate to analyze the data. This is a sufficient response rate and therefore the researcher proceeded with the data analysis.

#### **4.3 General Information**

This section is concerned with the general information of the respondent. The information helps in understanding the background of the respondents under review. It sought details on the gender, level of education, age, type of disability and type of business.

##### **4.3.1 Distribution of the Respondents by Gender**

The research study aimed at establishing gender distribution of the respondents. The results are as on Table 4.1.

**Table 4. 1: Gender of the Respondents**

<b>Class</b>	<b>Frequency</b>	<b>Percentage</b>
Male	30	<b>60</b>
Female	20	<b>40</b>
<b>Total</b>	<b>50</b>	<b>100</b>

*Source: Author, 2020*

The findings in Table 4.1 show that majority of the respondents were male at 60% and female were 40%. The data indicated that more male than female persons with disabilities engaged in small and medium enterprises in the study area.

#### **4.3.2 Age Bracket**

This section of the questionnaire sought to establish the age of the respondents. The results are presented in Table 4.2

**Table 4. 2: Age bracket**

<b>Age bracket</b>	<b>Frequency</b>	<b>Percent</b>
18-30 years	20	40
30-45 years	16	32
45-60 years	14	28
<b>Total</b>	<b>50</b>	<b>100.0</b>

*Source: Author, 2020*

The findings in Table 4.2 show that 40% of the respondents were aged between 18-30 years while 32% (16) of the respondents were aged between 30-45 years. Similarly, 28% (14) of the respondents' were aged between 45-60 yrs. This shows that most of the persons with disabilities sampled were younger.

### 4.3.3 Level of Education

The respondents were asked to show their highest level of education. The competence of a respondent is assumed to have a direct relationship with one's education level and it is expected that those respondents that have attained higher education level for better position to give the correct answers to the questions asked. The results are provided in Table: 4.3

**Table 4.3: Level of Education**

<b>Years</b>	<b>Frequency</b>	<b>Percentage</b>
Primary	5	10
Secondary	10	20
Tertiary	15	30
University	20	40
<b>Total</b>	<b>50</b>	<b>100.0</b>

*Source: Author, 2020*

The findings in Table 4.3 show that majority of the respondents 40% had attained a university degree level of education while 30% had tertiary education, 20% had secondary certificate and lastly 10% had primary certificate. This implied that PWD engaged in small and medium enterprises in this study were adequately schooled to handle their businesses effectively. This suggests that the respondents had made significant strides to further their academic situations. Consequently, it can be implied that those with first degree and above were adequately knowledgeable compared to those with less certification and were more suited for the job market and the changing requirements that characterize the market dynamics.

### 4.3.4 Type of Disability

This section of the questionnaire sought to establish the type of disability that the respondents have. The results are presented in Table 4.4

**Table 4. 4: Type of Disability**

<b>Type of disability</b>	<b>Frequency</b>	<b>Percentage</b>
Physical	20	40
Albinism	10	20
Deaf	15	30
Blind	5	10
<b>Total</b>	<b>50</b>	<b>100.0</b>

*Source: Author,2020*

The findings in Table 4.4 show that majority of the respondents 40% were physical disabled, followed by 30% who were deaf, 20% were persons with albinism and lastly 10% were blind. It can therefore be deduced that physical types of disabilities enabled more persons with disabilities to perform well in small and medium enterprises as compared with other forms of disabilities ranging from hearing to visual disabilities.

#### **4.3.5 Type of Business**

This section of the questionnaire sought to establish the type of business that the respondents have. The results are presented in Table 4.5

**Table 4. 5 Type of Business**

<b>Type of Business</b>	<b>Frequency</b>	<b>Percent</b>
Small	20	40
Medium	16	32
Large	14	28
<b>Total</b>	<b>50</b>	<b>100.0</b>

*Source: Author, 2020*

The findings in Table 4.5 show that 32% of the respondents there business is medium enterprise while 40% of the respondents there business were small enterprise and lastly 28% were large enterprise. This implies that most disabled entrepreneurs run small enterprises.

#### 4.4 Factors Influencing the Growth of Entrepreneurship

In this study, descriptive research design was selected since it will enable the generalization of the findings of the population; it will allow analysis and relation of variables. Descriptive statistics in this study were employed to describe analyze the various factors influencing the growth of entrepreneurship.

A descriptive study tries to explain or describe a subject frequently by establishing an outline of a collection of problems, individuals, or events, by collecting data and the tabulation of the frequencies of research variables or their relationship. It provides a range of research objectives such as; explanation of an event or characteristics linked with a subject population, approximation of extent of the population that possesses these features, and unearthing of linkages among varying variables (Ngechu, 2004).

##### 4.4.1 Motivation to Entrepreneurship

Descriptive statistics were derived for the factor, motivation to entrepreneurship. The results are presented in Table 4.6

**Table 4. 6: Motivation to Entrepreneurship Descriptive Statistics**

Statements	Mean	Std. Deviation
Survival after a personal crisis or change of situation	4.2294	1.14369
I am willing to bear the calculated risk of becoming an entrepreneur	4.3271	1.06200
I see that the returns outweighs the risk of starting a business	4.1321	.88453
The level of flexibility or freedom of running my own business attracts me	4.2430	.72478
Running my own business shall give me self-fulfillment	3.9907	.93663

From the study findings, we can see that the highest mean is 4.3271 of the attribute presence of I am willing to bear the calculated risk of becoming an entrepreneur and it has a standard deviation of 1.062. The attribute with the lowest mean is running my own business shall give me self-fulfillment which has a mean of 3.9907 and a standard deviation of 0.93663. The level of flexibility or freedom of running my own business attracts me has a mean of 4.2430 and a standard deviation of 0.72478. I see that the returns outweighs the risk of starting a has a mean of 4.2294 and a standard deviation of 1.143169. I see that the returns outweigh the risk of starting a business a mean of 4.1321 and a standard deviation of 0.88453. The attributes had a median and mode of around 4 and 5 and the overall average mean was 3.48705. This implies that most of the disabled entrepreneurs are motivated towards entrepreneurship.

#### 4.4.2 Available Opportunities

Descriptive statistics were also derived for the factor, available opportunities. The results are exhibited in Table 4.7.

**Table 4.7: Available Opportunities Descriptive Statistics**

Statements	Mean	Std. Deviation
Flexibility that result from self-employment	3.9245	.95317
The satisfaction of making their own decisions	3.8019	1.23766
There is government funds set aside for entrepreneurs with disability	4.0093	1.24002
I get business advice from the uwezo fund	3.9626	1.14038
Digital technologies have enabled PWD to receive information and content in the format that they can perceive	3.7383	1.24640

From the results, it is evident that the highest mean is 4.0093; there is government funds set aside for entrepreneurs with disability. It has a standard deviation of 1.24002. The attribute with the lowest mean is presence of digital technologies has enabled PWD to receive information and content in the format that they can perceive which has a mean of 3.7383, and standard deviation of 1.24640. I get business advice from the uwezo fund has a mean of 3.9692 and a standard deviation of 1.14038. Flexibility that results from self-employment has a mean of 3.9245 and a standard deviation of 0.95317. The satisfaction of making own decisions has a mean of 3.8019 and a standard deviation of 1.237766. This finding implies that there are several opportunities in terms of government funding that disabled people get from the government.

#### 4.4.3 Resource Needs

Descriptive statistics were derived for the factor, resource needs. The findings are indicated in Table 4.8

**Table 4.8: Resource Needs Descriptive Statistics**

Statements	Mean	Std. Deviation
E-learning and online educations have enabled me to improve my skills on entrepreneurship	4.1121	.81642
Social media has enabled me to understand what is trending in the market	4.1869	.96281
The availability of resources required, (physical, financial and human facilities) support me in my business	4.1121	.95490
The financial systems such as Mpesa have made it easy to pay my suppliers	4.1495	.90911
Resources such as Sign Language Interpreters, ramps, wheelchair are available which assist to carry entrepreneurial activities effectively.	4.0561	1.11450

The findings indicate that the highest mean is 4.1869 of the social media has enabled me to understand what is trending in the market. It has a standard deviation of 0.96281. The

attribute with the lowest mean is the resources such as sign language interpreters, ramps, and wheel chair are available which assist to carry entrepreneurial activities effectively which has a mean of 4.0561, and a standard deviation of 1.11450. The financial systems such as Mpesa have made it easy to pay my suppliers have a mean of 4.1495 and a standard deviation of 0.90911. E-learning and online educations have enabled me to improve my skills on entrepreneurship has a mean of 4.1121 and a standard deviation of 0.95490. The availability of resources required, (physical, financial and human facilities) support me in my business has a mean of 4.1121 and a standard deviation of 0.81642. The attributes had a median and mode of around 4 and 5 and an overall average mean of 4.12334. This implies that technology has enabled disabled entrepreneurs to understand the market dynamics.

#### 4.4.4 Barriers as an Entrepreneur

Descriptive statistics were derived for the factor, barriers as an entrepreneur. The results are indicated in Table 4.9

**Table 4. 9: Barriers as an Entrepreneur Descriptive Statistics**

Statements	Mean	Std. Deviation
Lack of sufficient training and education	4.0374	.98981
Lack of adequate financial access	3.8879	1.19217
Government regulations affecting your business (Labor law, Tax, Safety and health, Licensing, others)	3.9533	1.05851
Stiff competition from established business entrepreneurs	4.2056	.94906
Management of employees is not easy	4.0935	1.15361

The findings indicate that the highest mean is 4.2056 of the attribute Stiff competition from established business entrepreneurs and a standard deviation of 0.94906. The attribute with the lack of adequate financial access which has a mean of 3.8879 and a standard deviation of 1.19217. The attribute management of employees is not easy has a mean of 4.0935 and a standard deviation of 1.15361. Lack of sufficient training and education a mean of 4.0374 and a standard deviation of 0.98981. Government regulations affecting your business has a mean of 3.9533 and a standard deviation of 1.05851. The attributes had a median and mode of around 4 and 5 and an overall average mean of 4.03554. This implies that most of disabled entrepreneurs face stiff competition from established business entrepreneurs and lack of sufficient training and education.

#### **4.5 Factor Analysis**

Factor analysis (FA) is a statistical technique used to identify relatively small number of factors that can be used to represent relationship among a set of many interrelated variables. Factor analysis is a multivariate method intended to explain relationships among several difficult-to-interpret, correlated variables in terms of a few conceptually meaningful, relatively independent factors. It replaces original variables by a smaller number of underlying variables. This analysis is often used to split original variables into groups which are highly correlated with each other within a group and not highly correlated between groups. In groups correlations are high but between groups correlations are low. The goal of FA is to identify not-directly-observable factors based on a set of observable variables. Its purposes are; to identify underlying factors or constructs that explain correlations among a set of variables, test hypotheses about structure of variables, summarize a large number of variables with a smaller number of derived variables, and to determine the number of dimensions required to represent a set of variables.

The purpose of utilising FA in this study is to summarize the eight variables that influence growth of entrepreneurship into smaller number of derived variables. It also seeks to establish whether the classification of the attributes into the eight factors is appropriate. The study utilised the principle component analysis approach which decomposes variation in multivariate data set into a set of components such that first component accounts for as much of variation in data as possible and the second component accounts for second largest proportion of variation, and so on. Rotation method was used where the sums of squared loadings values were rotated and showed information for the extracted factors after rotation. Statistical Software Package for Social Sciences version 20 was used to perform the analysis.

The highest mean score of the twenty attributes is 4.5189 of the attribute of factors influencing the growth of entrepreneurship among persons with disability. The lowest mean score is of the attribute 'Flexibility that result from self-employment' which has a mean of 3.6981. When there were missing values because a respondent did not leave a response for a particular attribute, it was replaced with the attribute mean.

After conducting the factor analysis, Table 4.10 was first generated detailing the actual factors that were extracted. Thus, there were six factors with eigenvalues greater than 1. The “% of variance” column indicates how much of the total variability in all of the variables together can be accounted for by each of the factors extracted. Therefore, factor 1 accounts for 23.964% of the variability in all 20 variables, and so on.

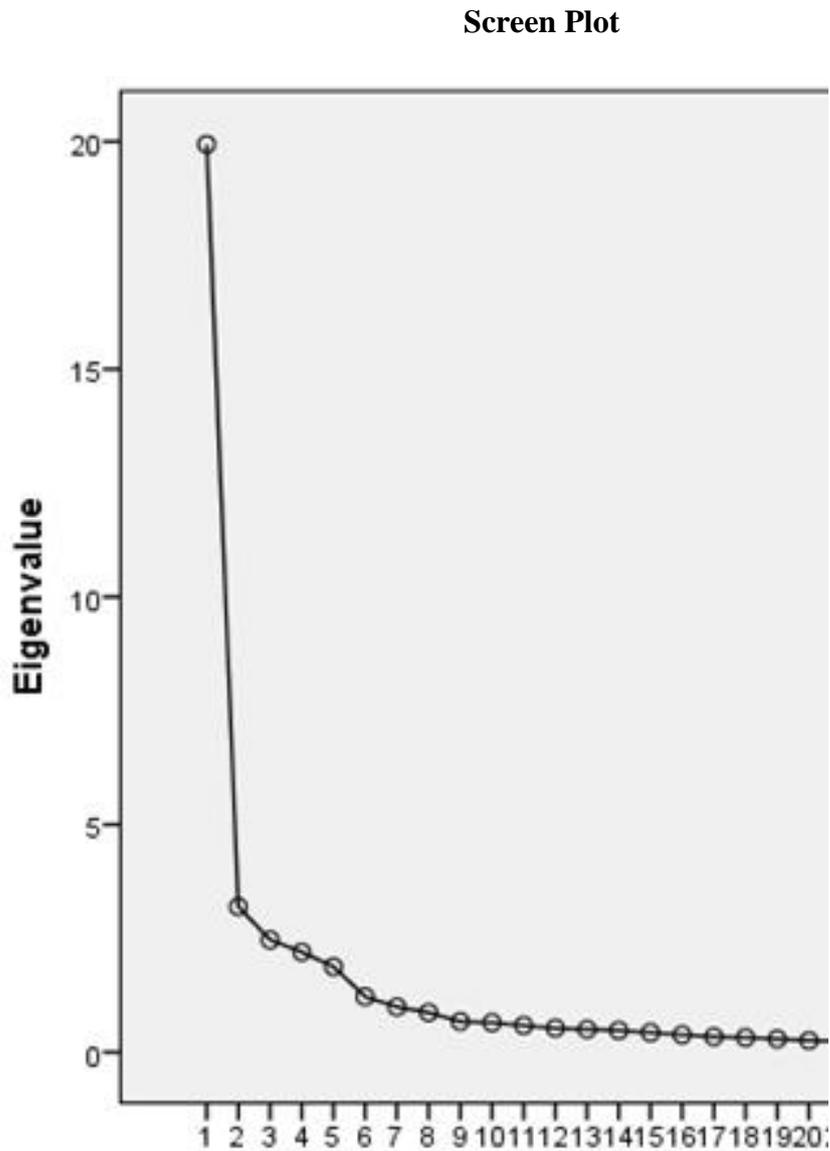
**Table 4.10: Total Variance Explained**

Component	Initial Eigenvalues			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	19.940	49.849	49.849	9.585	23.964	23.964
2	3.195	7.987	57.836	6.214	15.535	39.499
3	2.469	6.172	64.008	5.339	13.349	52.847
4	2.200	5.499	69.508	5.337	13.344	66.191
5	1.878	4.694	74.202	2.805	7.013	73.204
6	1.220	3.050	77.252	1.619	4.048	77.252
7	.996	2.489	79.741			
8	.872	2.180	81.921			
9	.673	1.684	83.605			
10	.649	1.622	85.227			
11	.587	1.469	86.696			
12	.528	1.319	88.015			
13	.502	1.255	89.270			
14	.479	1.198	90.468			
15	.431	1.078	91.547			
16	.382	.956	92.502			
17	.339	.847	93.349			
18	.321	.802	94.151			
19	.292	.731	94.882			
20	.255	.638	95.520			

Extraction Method: Principal Component Analysis.

The Scree plot is a plot of total variance associated with each factor and shows a distinct break between steep slope of large factors and gradually trailing off of rest of factors. Thus, from screen plot displayed in figure 5, it appears that a 4 factor model should sufficient. This is because the curve levels out after the four factors.

**Figure 4.4: Scree Plot**



Finally, the Rotated Component Matrix illustrated in Table 4.11 in the subsequent page was generated, it showed the factor loadings for each variable. After going across each row, the factor that each variable loaded most strongly on was picked and highlighted in yellow.

**Table 4.11: Rotated Component Matrix<sup>a</sup>**

	Component					
	1	2	3	4	5	6
Variable 1	.746	.074	.200	.026	.206	.035
Variable 2	.823	.070	.392	.129	.188	-.072
Variable 3	.518	.055	.362	.511	.332	-.111
Variable 4	.640	.262	.457	.133	.106	.296
Variable 5	.573	.193	.158	.235	.291	.194
Variable 6	.462	.156	.286	-.098	.583	.090
Variable 7	.744	.223	.352	.066	.209	-.048
Variable 8	.563	.397	.392	.470	-.017	-.173
Variable 9	.473	.609	.167	.372	-.039	.029
Variable 10	.029	-.071	.093	-.161	.220	.817
Variable 11	.170	.089	.258	.784	.250	.016
Variable 12	-.148	.094	.256	.871	.099	-.107
Variable 13	.327	.216	.194	.728	-.193	-.183
Variable 14	-.002	.545	.291	.606	.057	.008
Variable 15	.376	.298	.154	.747	.104	-.041
Variable 16	.711	.434	.137	.164	.315	-.057
Variable 17	.804	.386	.045	-.054	.179	.065
Variable 18	.565	.559	.299	.143	.123	.029
Variable 19	.476	.635	.311	.244	.133	.023
Variable 20	.524	.591	.140	.380	-.058	-.232

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 8 iterations.

#### 4.6 Discussion of Findings

The study established several factors that led to the growth of entrepreneurship among PWDs in Nairobi City County, Kenya. In Table 4.2, the study revealed that age affects entrepreneurship among PWD since a majority of the respondents were aged between 18-30 years with more male than female engaged in SMEs as indicated in Table 4.1. This is in line with Ajzen’s (1991) argument, which proposes that intentions predict start-up behaviours, that is, that there is an intention–behaviour link. The findings also agree with Haus, Steinmetz, Isidor and Kabst (2013) that men are likely to act on their entrepreneurial

intentions than women and factors like gender and age indirectly influences any intention to partake in certain behaviour.

Persons with disabilities engaged in small and medium enterprises in this study were schooled to handle their businesses effectively as presented in Table 4.3. Those with first degree and above were adequately knowledgeable compared to those with less certification and were more suited for the job market and the changing requirements that characterize the market dynamics. The findings agree with Carson (2012) which emphasizes that PWDs are supposed to be given an opportunity to maximize their potential by promoting their participation and productive involvement in the society. Aspects such as education, resource availability and technology offer opportunities that impact participation readiness of PWD to development projects.

It was also revealed in Table 4.6 that motivation of entrepreneurship by disabled people were due to willingness to bear the calculated risk of becoming an entrepreneur and the level of flexibility or freedom of running own business. The findings agree with the argument by Shapero and Sokol (1982) that human behavior tends to be characterized by inertia that is, it does not change its course until an event or a series of events positive or negative occur that break such inertia was thus supported. Some type of displacing events may be necessary to stimulate the process such as midlife crisis or even a disability have the potential to jolt one to start up a business in reaction. This event triggers a change in behavior, offering the actor a set of alternatives (Katz, 2001). The choice depends on the credibility that a person attributes to each of the alternatives. Entrepreneurship offers an alternative when formal employment may be threatened by the onset of disability.

Resource availability as indicated in Table 4.8 to PWD through social media and the use of technology has enabled disabled entrepreneurs to understand the market dynamics and access

information. These findings agree with Ajzen (1991) which has been widely applied to the prediction and change of behavior, including behavior related to the use of technology. The factors that directly influence intentions to engage in technology behavior include the person's attitudes toward the behavior, the person's perception of subjective group norms concerning the behavior, and the extent to which the person perceives to have control.

Resources such as sign language interpreters, ramps, and wheel chair availability which assist to carry entrepreneurial activities effectively had the lowest mean in the study as shown in Table 4.8. This agrees with the Social Model of Disability espoused by Carson (2012), which suggests that society has failed to make adequate allowance for people with disabilities to participate in the elements inherent in the society. Further states that it is society which disables people with impairments, and therefore any meaningful solution must be directed at societal change rather than individual adjustment and rehabilitation.

Available opportunities as indicated in Table 4.7 is an important factor among disabled people since they get funding from the government from the cash transfer programme for PWD, Youth Enterprise Development and Women Enterprise Development Funds, and get business advice from the Uwezo Programme. The findings again agree with Shapero & Sokol (1982) that desirability, feasibility, and a propensity to act are the major factors that control an individual's intention to create a new venture. Shapero (1981) introduced the notion of entrepreneurial potential where he noted that potential entrepreneurs surface and take initiative when an attractive opportunity presents itself. Individuals perceive opportunities and for an opportunity to be seized, someone must first recognize it as a personally viable opportunity. When potential entrepreneurs and opportunities coincide, entrepreneurial behavior may take place and a new firm may eventually be founded.

## **CHAPTER FIVE**

### **SUMMARY, CONCLUSION AND RECOMMENDATIONS**

#### **5.1 Introduction**

This Chapter focuses on the findings obtained from the data analysis as well as the conclusions reached. It also includes the recommendations and suggestions for further research on this topic. The researcher set out to determine the factors influencing the growth of entrepreneurship among PWDs in Nairobi City County. From the results of data analysis, the researcher will be able to give their view as to whether this objective has been met or not.

#### **5.2 Summary of the findings**

The objective of the study was to evaluate the different factors that influence the growth of entrepreneurship among PWDs in Nairobi City County. The research study targeted 60 persons with disabilities engaged in entrepreneurial ventures. The study is anchored on three theories namely; entrepreneurial event model, social model of disability and planned behavior model. Primary data was collected by use of questionnaires which were fully structured and had close ended questions.

It was revealed that more male than female PWD engaged in SME in the study area. On the other hand, PWD engaged in SME in this study were adequately schooled to handle their businesses effectively. Consequently, it can be implied that those with first degree and above were adequately knowledgeable compared to those with less certification and were more suited for the job market and the changing requirements that characterize the market dynamics. It was found out that majority of the disabled entrepreneurs run small enterprises.

It was also revealed that motivation of entrepreneurship by disabled people were due to I am willing to bear the calculated risk of becoming an entrepreneur and the level of flexibility or freedom of running my own business. Available opportunities are an important factor among disabled people since they get funding from the government and get business advice from the Uwezo. Resources are available to disabled people though social media in which they can get information. Technology has also enabled them to understand the market dynamics. However, disabled entrepreneurs face stiff competition from established business entrepreneurs and lack sufficient training and education.

Majority of the respondents agreed that they see opportunities in information where others see hurdles and that they normally find ways of introducing new products or services by considering consumers and market demands. The respondents agreed that they use a known supply and look for unrecognized demand. They also acknowledged that they innovate and have the ability to shift the economy instead of merely responding to it.

### **5.3 Conclusion of the Study**

Based on the findings of the study, it was concluded that disabled entrepreneur in Nairobi City County depend on various factors to recognize business opportunities. These factors included prior knowledge on the entrepreneurial cognition, social networks and entrepreneurial alertness. All these factors helped the disabled entrepreneur to identify and recognize business opportunities.

The study concluded that the determinants of opportunity recognition in the business industry are classified into four factors; prior motivation to entrepreneurship, available opportunities, resources available and barriers. The study further concluded that prior motivation to entrepreneurship, available opportunities, resources available and barriers all correlated positive with factors influencing entrepreneurship among PWDs.

It can also be concluded that motivation of entrepreneurship by disabled people were due to I am willing to bear the calculated risk of becoming an entrepreneur and the level of flexibility or freedom of running my own business attracts disabled people. Available opportunities are an important factor among disabled people since they get funding from the government and get business advice from the Uwezo. Resources are available to PWD through social media in which they can get information while technology has enabled disabled entrepreneurs to understand the market dynamics.

#### **5.4 Recommendation of the study**

The study recommends that there is need for entrepreneur to see risks in business positively. Ability of entrepreneurs to take calculated risks enables their business to gain great returns on investment; therefore those entrepreneurs who engage in risky businesses stand a higher chance of achieving greater success. There is therefore need for upcoming disabled young business leaders to engage in effective risk management so as to avoid engaging in risks that can lead to loss making or collapse of enterprises. These young business leaders must also attend periodic workshops and conferences so as to get expertise on effective risk management practices, after which they must constantly train their employees on the same and equally support them in their risk management decisions.

Governments and business consultants must encourage upcoming enterprises to engage proactive methods in their business attempt. Upcoming disabled young business leaders must try to come up with ideas which if introduced into the market will make them to enjoy the status of being a pioneer in a market can gain extraordinary advantage in the market hence higher chances of success. Enterprises owned by persons with disabilities must also introduce new and innovative products in the market before their competitors if they are to stand out in the crowded and highly competitive business environment.

Finally, on competitive aggressiveness, there is need for the government to protect disabled youth led enterprises from liberalization which is the flooding of cheap foreign goods in the Kenyan markets. These youths led enterprises must also come up with bold that will enable them achieve excellent performance. Lastly, they must come up with competitive behaviours that will enable them gain and increase their market share in the highly dynamic and competitive business environment.

### **5.5 Limitations of the study**

One of the limitations faced during the study was the inability of some of the respondents to read and understand the questions by themselves and write down the responses. The research assistants came in handy and helped the particular respondents by explaining the questions to them and also in noting down the responses.

In addition to the above some of the respondents were not willing to provide information required by the researcher. This was curbed by explaining and assuring the respondents that the information gathered would not be disclosed to anybody else and that it would be used for academic purposes only. A letter of introduction from the university was also availed to the respondents.

Time aspect of carrying out the data collection facilitated by the COVID 19 pandemic which introduced social distancing and less physical meetings was another challenge. The researcher had to complete the research in a specific period and sometimes this was not favorable to the availability of the respondents. Given this challenge, the researcher created time to ensure that follow ups were done to ensure that the questionnaires were returned back within the acceptable time frame.

## **5.6 Recommendation for Further Studies**

The research study was carried out within Nairobi City County, other businesses environments within other counties could be different hence different results would be achieved in other counties. Similar studies could therefore be carried out in other counties so as to understand better factors influencing the growth of entrepreneurship in those counties. A similar study can also be carried out in other parts of the country to see if the findings could be similar.

This study was undertaken to assess the factors influencing the growth of entrepreneurship among persons with disabilities in Nairobi City County. The study recommends replication in other organizations within the country to facilitate generalization of the research findings. The study also recommends that research to be done on the challenges facing disabled entrepreneurs' in Nairobi City County.

Primary data was solely utilized in the study; alternative research can be employed using secondary sources of data sourced from publications, websites, and regulatory authorities. These can then approve or disapprove the current study findings. Descriptive statistics and correlation were used in this research.

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## APPENDICES

### Appendix I : Consent Letter

Elizabeth A. Mang'eni,  
University of Nairobi  
Postgraduate Studies,  
Nairobi, Kenya.

Dear Sir/Madam,

#### **REF: REQUEST TO CONDUCT RESEARCH STUDY**

I am a graduate student in the School of Business, University of Nairobi, pursuing a Master Degree in Entrepreneurship and Innovations Management. I am undertaking a Management Research project titled: “Factors Influencing the Growth of Entrepreneurship among Persons with Disabilities in Nairobi City County, Kenya”.

I am therefore kindly requesting you to grant me permission for the interview. The information will be treated with utmost confidentiality and will be used only for academic purposes. Your assistance and consideration will be greatly appreciated.

Thank you

Yours Sincerely,

Elizabeth Mang'eni

## Appendix II: Questionnaire

Tick  where Appropriate

### Section A. Demographic Data

**1. Sex**

Male [ ] Female [ ]

**2. Age**

18-30 years [ ] 30-45 years [ ] 45-60 years [ ]

**3. Highest Level of Education**

Primary [ ] Secondary [ ] Tertiary [ ] University [ ] Other.....

**4. Type of Disability**

Physical [ ] Albinism [ ] Deaf [ ] Blind [ ]

Other [ ] Please Specify.....

**5. Type of Business**

Small [ ] Medium [ ] Large [ ]

### SECTION B: FACTORS INFLUENCING THE GROWTH OF ENTREPRENEURSHIP

Indicate the extent to which the following factors/elements influence the growth of entrepreneurship on a scale of 1-5 where; Strongly agree (SA)-5, Agree (A)-4, Neither Agree nor Disagree (N)-3, Disagree (D)-2, Strongly Disagree (SD)

<b>Motivation to Entrepreneurship</b>	1	2	3	4	5
Survival after a personal crisis or change of situation					
I am willing to bear the calculated risk of becoming an entrepreneur					
I see that the returns outweighs the risk of starting a business					
The level of flexibility or freedom of running my own business attracts me					
Running my own business shall give me self-fulfillment					

<b>Available Opportunities</b>	1	2	3	4	5
Flexibility that result from self-employment					
The satisfaction of making their own decisions					
There is government funds set aside for entrepreneurs with disability.					
I get business advice from the Uwezo fund					
Digital technologies have enabled PWD to receive information and content in the format that they can perceive.					

<b>Resource Needs</b>	1	2	3	4	5
E-learning and online educations have enabled me to improve my skills on entrepreneurship.					
Social media has enabled me to understand what is trending in the market.					
The availability of resources required, (physical Financial and human facilities) support me in my business.					
The financial systems such as Mpesa have made it easy to pay my suppliers.					
Resources such as, sign language interpreters, ramps, wheelchair are available which assist to carry entrepreneurial activities effectively.					

<b>Barriers as an Entrepreneur</b>	1	2	3	4	5
Lack of sufficient training and education					
Lack of adequate financial access					
Government regulations affecting your business (Labor law, Tax, Safety and health, Licensing, others)					
Stiff competition from established business entrepreneurs					
Management of employees is not easy					

**THANK YOU FOR YOUR PARTICIPATION**