

**FACTORS INFLUENCING PERFORMANCE OF INCOME GENERATING  
ENTERPRISES OWNED BY YOUTH LIVING WITH DISABILITIES IN  
CHUKA/IGAMBANG'OMBE SUB-COUNTY, THARAKA NITHI COUNTY,  
KENYA**

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Requirement for the Award of the Degree of Master of Science in Community  
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## DECLARATION AND RECOMMENDATION

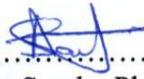
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## **DEDICATION**

This thesis is dedicated to my beloved sons Raynard and Reagan who have given me encouragement.

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I am very thankful to God for enabling me to carry out and complete this research. I am grateful for the tireless input of my supervisors Dr. Anne Sande and Dr. Geoffrey K. Gathungu. The positive criticism and guidance they provided enabled me to focus and complete this thesis.

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## ABSTRACT

Income generating enterprises aim at reducing unemployment which is one of the serious problems affecting the youth living with disabilities (YLWD) in Kenya. The Kenyan government has made efforts through various development funds to enhance youth living with disability to engage in income generating enterprises. Despite the interventions, many enterprises owned by youth living with disability face several challenges in their operations. Previous studies indicate that majority of the enterprises fail within the first few months of operation. The purpose of this study was to assess factors influencing the performance of income generating enterprises for YLWD in Chuka/Igambang'ombe Sub-County, Kenya. The study's objectives were to; determine the influence of entrepreneurial training, establish the influence of credit access and determine the influence of characteristics of youth living with disabilities on the performance of youth living with disability income generating enterprises. The target population for the study was 76 YLWD who own income generating enterprises. The study was a census survey where data was collected from all the respondents because they were few in number. The research used descriptive survey design and was guided by critical disability theory. Structured questionnaires were used to collect data from the respondents. Validity of the instrument was ensured through expert judgment. The data collected was analyzed using both descriptive and inferential statistics with the aid of computer statistical package for social scientists (SPSS). Results of the study indicated that entrepreneurship training, access to credit and entrepreneurial characteristics significantly affect performance of income generating enterprises owned by YLWD. Conclusion was made that entrepreneurship training, access to credit and personal characteristics such marital status, education level and gender play an important role in performance of income generating enterprises owned by YLWD. The recommendations of the study were that; the government should roll out entrepreneurship training programmes targeting the YLWD, redesign credit programmes to overcome the barriers faced by the YLWD when accessing credit on individual basis from financial institutions and more entrepreneurial programs, workshops and affirmative actions should be enhanced to ensure equitable distribution of knowledge and skills among YLWD who own income generating Enterprises.

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## **LIST OF ABBREVIATIONS AND ACRONYMS**

AfDB	African Development Bank
GoK	Government of Kenya
IFAD	International Fund for Agricultural Development
ILO	International Labor Organization
MoYAS	Ministry of Youth Affairs and Sports
NGO	Non-Governmental Organization
SME	Small and Micro Enterprises
UN	United Nations
UNDP	United Nations Development Program
UNESCO	United Nations Educational, Scientific and Cultural Organization

# CHAPTER ONE

## INTRODUCTION

### 1.1 Background to the Study

Persons with disability constitute the world's largest minority group (CRUNYAN, 2014). Disability had been described as an umbrella term covering impairments, activity limitations, and participation restrictions (WHO, 2017). The impairment being a drag in body operate or structure; an activity limitation being a problem encountered by an person in executing a task or action; whereas a participation restriction is termed a drag knowledgeable by a person in involvement in life things. Incapacity and poverty are dynamic and elaborately connected phenomena.

Globally, youth living with disabilities stand among the poorest and most marginalized of the total world's youth. They face twin disadvantages as people with disabilities are more probable to live in insufficiency even in developed countries like the United States (Maziriri, 2018), so multiplying their risk factors. They seldom access formal employment given many challenges moon-faced together with inaccessible workspaces, discrimination on grounds of incapacity, low instructional levels occasioned by a rigid education system, infrastructural challenges, negative attitudes and lack of access to the publicized job opportunities (Caldwell *et al.*, 2016). For example, those living with disabilities within the US area unit are twice likely to be self-employed (ODEP, 2013). European research reports high self-employment rates by people with disabilities (Pagán, 2009). Norhasyikin Rozali *et al.* (2017) reported that forty percent of employed people in East Pakistan are Persons living with Disabilities, compared with seventy fifth percent of non-disabled persons; showing a niche of state for the Persons Living with Disabilities. They recommended that entrepreneurship be a viable resolution for Persons Living with Disabilities to beat state unemployment.

In the developing counties 80-90 per cent of persons with disabilities don't have a proper job, and as a result most of them try self-employment within the job market (WHO, 2017). Nearly 80% of the world's one hundred eighty to 220 million youth living with disabilities live in developing countries (UNDESA, 2012). Persons with disabilities across several developing countries experience multiple dimensions of

poorness “at higher rates and in higher breadth, depth, and severity than persons with no disabilities” (Mitra, *et al.*, 2013).

Applying the World Health Organization (WHO) recommendation of ten per cent to today’s Kenyan population approximated at forty seven million by World Population Review (WHO, 2017), would indicate that there is also some 4.7 million disabled persons. The Centre for Policy and Research United Nations Youth Associations Network seventy per cent of the individuals living with disabilities in Kenya is that of the youth (CRUNYAN, 2014). Agreeing to a government report, (GOK, 2007 a), it absolutely was established that merely twenty one percent of youth with incapacity aged twenty five – thirty four years were working.

Studies have shown that youth living with disabilities in the country have terribly low priority in terms of alternative and in most cases they are ill-treated when it involves socio-economic integration within the society (ILO, 2013; Lewis, 2004). They even have weaker social networks. These form create serious obstacles to escaping poorness or constructing viable livelihoods. The restricted financial gain generation have continued to force them to the edge of society creating them slump into the vicious circle of poorness and thereby worsening and threatening their own survival. This corroborates the findings by the 2011 World Disability Report that persons with disabilities are often the poorest of the poor (WHO, 2011). In additional, households with members with disabilities usually have lower incomes than additional households and are at an expressively higher risk of living below the personal income (Loeb & Eide, 2004).

Despite these limitations, individuals with disabilities would like opportunities to pursue jobs and entrepreneurship provides some way for them to realise employment (Hashmat, *et al.*, 2016). Blanck *et al.* (2000) argue that self-employment ought to be utilized additional frequently to help people with disabilities to maneuver from joblessness, underemployment, and welfare-based income to gainful employment and self-sufficiency.

Entrepreneurship has been championed globally as a really effective incapacity

mainstreaming strategy. Doyel (2002) states that entrepreneurship may be a ‘true’ possibility for disabled persons. An entrepreneur may be a person with a creative thinking and initiative to make a business to yield something new thing within the society (Chowdhury, 2017). The youth living with disabilities contribute abundant in a similar way to socio-economic development as their counterparts short of disabilities albeit they are on average, among the vulnerable sets. The importance of financial gain through income generating enterprises to youth with disabilities once one considers their standard of living can’t be overemphasized.

They are a tremendous foundation of employment generation and facilitate the development of autochthonal entrepreneurs (Erdem & Erdem, 2011; Boellstorff, 2019). In step with Caldwell *et al.* (2016), it’s been concluded that entrepreneurship has been gaining ground within the disabled person’s community. Hashmat, *et al.* (2016) conjointly declared that, the advantages of someone with a disability operating own income generating activity comprise freedom, flexibility, and independence related to self-employment, and autonomy from access-related obstacles like transportation, fatigue, inaccessible work environments, and the necessity for privates support. In adding, they conjointly found that through entrepreneurship, the inclusion of Persons living with Disabilities in the community is clearly seen and therefore feeling of belongingness among their community improved. These are done through several traineeship trainings, putting up businesses and technical trainings.

The Kenyan government views entrepreneurship as a key engine for quicker economic progress and likewise as a pathway towards supporting disabled youth in the country (MOYAS, 2013). The government has disembarked on an aggressive campaign to intensify entrepreneurship among the youth with disabilities owing to the rising unemployment among the population through numerous interventions; these comprise the Access to Government Procural Opportunities program, that is an favorable action aimed towards empowering youth, women and persons with incapacity maintained enterprises by giving them the prospect to do business with government entities. The presidency decree that 30% of government procurement opportunities be set notwithstanding for youth, women and persons with disabilities made it probable for the application of the program (Gatare & Shale, 2014).

The Kenyan Government through the Ministry of Gender, Children and Social Development (MoGCSD ) has recognized and coordinates Vocational Rehabilitation Centers in numerous parts of the nation which offer vocational training in different kinds of trades that seek to empower persons with disabilities to enable them to enter into formal, informal or self-employment. In order to achieve integration, the Centers have adopted integration policy where 60% of the students are persons with disabilities while 40% are not disabled (MOYAS, 2013).The Government has provided further incentives for all persons with disabilities registered with the NCPWD by exempting them from paying import duty for disability customized motor vehicles that are imported thus making them affordable to improve their mobility.

The Government has built up Women Enterprise Fund, the Youth Enterprise Fund, and the National Development Fund for Persons with Disabilities, which give startup money to women, youth and people with incapacities. The Government through UNDP and as a team with other network association embraces limit expanding on enterprise for people with handicaps who are road merchants. International Labor Organization is likewise working with ladies with in capacities on structure enterprise abilities (ILO, 2013). The legislature of Kenya has found a way to change or nullify existing laws that oppress people with incapacities incorporate, the express preclusion of segregation based on handicaps which has been explicitly restricted under the Constitution of Kenya, 2010 under Article 27(4), which gives that "the State will not separate legitimately or by implication against any individual on any ground, including race, sex, pregnancy, conjugal status, wellbeing status, ethnic or social starting point, shading, age, inability, religion, inner voice, conviction, culture, dress, language or birth".

Different associations that have programs set up to get ready people with handicaps for full and gainful business incorporate the Kenya Institute for Special Education, the Ministry of Health, the Ministry of Youth Affairs, The Kenya National Deaf Association, and Kenya Society for the Blind, and the Ministry of Education among others which furnish the youth with pertinent enterprise abilities and skills (GoK, 2007b). For the most part, YLWDs are powerless by excellence of their debilitation and negative cultural mentalities emerging from dread, numbness, disregard and

absence of mindfulness. Thus, they have lacking access to administrations, data, assets just as constrained investment in social and financial improvement process. Therefore, they get less of instruction, aptitudes preparing, restorative consideration and budgetary administrations which decrease their business openings, segregation that prompts clashes and crises, social frailty, wellbeing related issues, among others. As a rule people with inabilities don't know about their privileges and possibilities. Moreover, sexual orientation and age in incapacity worsens their circumstance in getting to administrations (Bwire, 2009).

Arnold (2005) contended that individuals living with incapacities needing to create their very own salary setting up and building up a business must conquer physical, social, political and work hindrances over all circles of life. Falch and Hernaes (2012) additionally explains that business enterprise has come to be viewed as a significant instrument in neediness easing and expanded strengthening of individuals with inabilities, however the preference they experience makes obstructions. CheAsniza *et al.* (2014) study affirmed that furnishing Persons living with Disabilities with innovative qualities will make them feel engaged to complete their everyday exercises and thus, persuade them to be increasingly autonomous.

Boellstorff (2019) expressed that it is progressively costly to make business visionaries from the tested populace since individuals with handicaps live in a condition of high powerlessness. It is contended tested individuals are to a great extent imperceptible, are overlooked and prohibited from standard improvement. Be that as it may, notwithstanding these social misfortunes against the handicapped, some have had the option to withstand and contribute seriously to financial advancement (Boylan & Burchardt, 2003). This is prove in the expansion of Small and Medium Enterprises being effectively overseen by the incapacitated business visionaries. Piason and Sheppard (2014) emphasized the assurance of the disabled in spite of being trashed, segregated and underestimated in each aspect of life, they have the most noteworthy pace of independent work than individuals without incapacities in certain zones. Different studies have uncovered that Kenya has an enormous populace of physically tested individuals who have indicated extraordinary

enthusiasm for business enterprise by taking part in owning, overseeing and running undertakings (MOYAS, 2013).

While the commitments of youth claimed income generating enterprises to development are commonly recognized, youthful business people living with handicaps in this segment face numerous snags that cutoff their long haul survival and advancement. Ashley and Graf (2017) expressed that the difficulties of business people living with Disabilities are both outer and inward in nature. Outside difficulties are absence of familial help and absence of wellbeing need related administrations while inner difficulties are absence of inspiration, wretchedness, dread of coming up short, self-uncertainty and powerlessness to oversee time appropriately because of medical problems. Entrepreneurs living with in capacities additionally face individual difficulties in enterprise as absence of certainty and yearnings in supporting a fruitful business adventure (Kitching, 2014).

For a long time, the disabled or people living with disabilities globally have created employment opportunities for themselves and others including those without disabilities. However, little is known about the dynamics of the businesses they have (Naheed, 2009). According to Maziriri (2018), regardless of the expanding research on business enterprise, there is a scarcity of concentrates that have explored the pioneering obstructions faced by business people living with physical disabilities. According to Kasperova (2011), disabled people forma forgotten minority that usually have to seek self-employment in entrepreneurship. This creates need to conduct a study on performance of youth living with disability income generating enterprises, in order to come up with a clear understanding of some of the factors influencing performance of youth living with disability income generating enterprises.

## **1.2 Statement of the Problem**

Youth living with disabilities (YLWD) in Kenya have been portrayed as experiencing inequalities like extreme poverty, limited opportunities for accessing basic facilities like; education, health, housing and employment opportunities. In regard to this, income generating enterprises has been deemed as the suitable alternative to joblessness for the YLWD. Various efforts have been made by the Government of

Kenya as well as other organizations to boost the performance of enterprises owned by YLWD but many of them have been noted as underperforming. Chuka/Igambang'ombe Sub-County in Tharaka Nithi County is one of the areas where a significant number of YLWD have engaged in entrepreneurship unsustainably. There is limited information concerning the causes of the underperformance of these enterprises. Studies have examined entrepreneurs in various contexts by mainly focusing on barriers facing female entrepreneurs, obstacles to youth entrepreneurship in Kenya and others. However, there is minimal focus on causes of underperformance of income generating enterprises owned youths living with disabilities Chuka/Igambang'ombe Sub-County in Tharaka Nithi County in general. There was need to fill the gap by assessing the factors that influence the performance of the youth entrepreneurs living with disabilities in Chuka/Igambang'ombe Sub-County in Tharaka Nithi County, Kenya. Results generated from the study could be useful to policy makers and also inform future researcher in related areas.

### **1.3 Purpose of the Study**

The purpose of the study was to assess the factors influencing performance of income generating enterprises of youth entrepreneurs living with disabilities within the Chuka/Igambang'ombe Sub-County in Tharaka Nithi County.

### **1.4. Objectives of the Study**

The specific objectives included;

- i. To determine the influence of entrepreneurial training on performance of income generating enterprises owned by youth living with disabilities in Chuka/Igambang'ombe Sub-County.
- ii. To establish how access to credit facilities influences performance of income generating enterprises owned by youth living with disabilities in Chuka/Igambang'ombe Sub-County.
- iii. To determine the influence of characteristics of youth living with disabilities on performance of their income generating enterprises in Chuka/Igambang'ombe Sub-County.

### **1.5. Research Questions**

The research questions of the study were;

- i. How does entrepreneurial training influence performance of income generating enterprises owned by youth living with disabilities in Chuka/Igambang'ombe Sub-County?
- ii. How does access to credit facilities influence performance of income generating enterprises owned by youth living with disabilities in Chuka/Igambang'ombe Sub-County?
- iii. How do the characteristics of youth living with disabilities affect performance of their income generating enterprises in Chuka/Igambang'ombe Sub-County?

### **1.6 Significance of the Study**

Entrepreneurship is one of the strategies introduced to enhance achievement of vision 2030 and sustainable development goals in Kenya. Embracing income generating enterprises among youth with disabilities can help reduce youth unemployment in the country since the government has not been able to employ all the youth including those living with disabilities. The latter group is particularly more vulnerable compared to those without disabilities. Therefore, a study on factors that affect the performance of their enterprises is necessary to help in addressing the policy gaps on empowering youth living with disabilities. The findings could provide a basis for developing suitable policies on youths living with disabilities. The findings of this research could further contribute to the existing body of knowledge on management of Income Generating Enterprises owned by Youth Living with Disabilities. The findings may have a direct implications in formulation of interventions aimed at promoting the welfare of youths living with disabilities.

### **1.7 Scope of the Study**

The study was limited to Chuka Igambang'ombe Sub-County in Tharaka Nithi County. The study focused on YLWD who owned and operated income generating enterprises irrespective of nature of business. This group was chosen specifically due to the fact that the Government has been encouraging them to take up entrepreneurship and start their own ventures as a mode of economic development

and empowerment. The study focused on three variables which included: entrepreneurship training, access to credit and entrepreneur characteristics.

### **1.8 Limitations of the Study**

The study limitations included:

- i. The entrepreneurs withholding vital information due to fear of exposure over information provided. This was countered by assuring them of confidentiality.
- ii. The respondents diverting attention from the subject of research. This was countered by training research assistants on how to train them in order to remain focused.

### **1.9 Assumptions of the Study**

The study was based on the following assumptions

- i. That the respondents provided useful and correct information relating to the variables of study
- ii. That YLWD participated in income generating Enterprises

### 1.10 Definitions of Terms

**Access to credit:** Likelihood of the youth living with disability owned enterprises to access credit facilities services at reasonable rate.

**A Disabled Youth:** Refers to young person between 18-35 years who has physical disability, for example, removal, cerebral paralysis, upper appendages numerous sclerosis, strong dystrophy, gained spinal damage (paraplegia or quadriplegia) and post-polio disorder

**Disability:** Impedance that might be subjective, formative, scholarly, mental, physical, tangible, or a blend of these. It generously influences an individual's life exercises and might be available from birth or happen during an individual's lifetime

**Physical disability:** Restriction on an individual's working, portability, mastery or stamina. An individual might be brought into the world with a physical incapacity or obtain it sometime down the road through mishap, damage, ailment or reactions of medicinal treatment

**Demographic Characteristics:** Qualities of the populace. The usually utilized socioeconomics incorporate race, age, pay, training achievement, business status and area.

**Entrepreneurship training:** Attributes of the populace. The ordinarily utilized socioeconomics incorporate race, age, pay, training achievement, business status and area.

**Income generating enterprises:** Economic activities pursued with the aim of improving the living conditions of individuals and groups.

**Performance:** Ability of the income generating enterprises to continue operating while remaining profitable.

**Youth:** An individual matured between 18-35 years of age.

## CHAPTER TWO

### LITERATURE REVIEW

#### **2.1 The concept of Entrepreneurship**

The term "entrepreneur" has its origins in the French term "entreprendre" meaning to set about or to undertake (Edelman *et al.*, 2016). An entrepreneur is a person with the creativity and initiative to form a business to produce something new in the society (Chowdhury, 2017). Entrepreneurs are people who are able to translate thoughts into action; they are dreamers and thinkers who do (Filion & Dolabela, 2007). According to Fadahunsi (2012), an entrepreneur is an economic agent of innovative and active behavior assuming financial risks to develop new projects. They are persons who take calculated risks in meeting their dream of becoming self-employed. According to Boellstorff (2019), entrepreneurs initiate, organize, manage and control the affairs of a business unit. Maziriri *et al.* (2017) state that an entrepreneur is a person who identifies gaps within the market environment and takes the advantage to fill the gap.

Boellstorff (2019) stated that entrepreneurship involves creation of value through fusion of capital, risk taking, technology and human talent. Participation in income generating projects and economic growth will take place in those situations where particular economic conditions are most favorable (Fadahusi, 2012). He also states that Economic incentives are the main drive for the entrepreneurial activities. An individual's desires to make a better life for themselves and inner drive have always been associated with economic gains.

There could be some of reasons as to why a person chooses entrepreneurship. For instance, it can be out of inevitability, to searching for benefit of an opportunity, to increase economic independence and autonomy in selection making, to enhance work-life balance, to enhance profits or to benefit material blessings. For an entrepreneur with disability, whilst these elements can be great influences in the back of entrepreneurial motivation, there are also a few different motivations observed inside the literature. Instructional literature suggests that entrepreneurship is frequently related to the need to conquer a nation of social marginality or discrimination (Godley, 2005 as stated in Cooney, 2008). Another entrepreneurial motivation found inside the literature is the flexibility that comes with being an

entrepreneur. For marketers with incapacity, it gives them a better adjustment between work-existence stability and their impairment fame in term of work pacing, hours and location of work (Callahan *et al.*, 2002).

Some experts outline small and micro-enterprises as unregistered (casual) organizations which have little formal schooling (usually much less than secondary college level) and absence entrepreneurial and enterprise understanding (Mbugua *et al.*, 2014). They also have little get right of entry to credit score, with constrained consciousness of markets and market opportunities. None of those research done inside the SME quarter in Kenya, along with the 1999 countrywide baseline survey, looked at the case of entrepreneurs with disabilities and, as a result, the absence of statistics through incapacity therefore the need for this take a look at to add more records. In line with WHO (2017), international improvement packages on youth and ladies entrepreneurship involve all the efforts made by using developed nations, international economic institutions and other groups operating world-huge. They encompass financial and technical useful resource, assistance to managerial abilities and different opportunities to develop business.

The small business establishments play an important position inside the Kenyan economic system. In line with the Economic survey accomplished in 2006, the arena contributed over 50 percent of recent process created within the year 2005. Despite their significance, past records indicate that 3 out of 5 corporations fail in the first few months of operation (KNBS, 2013). Even as little proof exists that these small businesses grow into medium-large scale enterprises (employing 50 to a hundred people), lots of those small firms have the capacity to develop and add one to 5 employees (Fadahunsi, 2012). Micro and small enterprises have been identified international for their role in stimulating economic boom, creating jobs, assuaging poverty and uplifting residing standards (Filion, 2011). The world is an efficient producer that constitutes a crucial dynamic pressure in the economy as it calls for little capital and is hard work intensive. Youths in Kenya are anticipated to be the foremost gamers in the sector as they may be lively, geared up to work, knowledgeable however idle because of excessive unemployment tiers within the united states (GOK, 2007a). However, research have shown that 80% of those

enterprises fail within their first three years after start up due to different factors, some advertising, aid, company and entrepreneur associated (GOK, 2004).

A survey by Okpara and Pamela (2007) additionally suggests that the probabilities of small-scale commercial enterprise owners making it past the five-year mark are slender. The general public are self-hired and regularly war to get by, and by no means develop their organizations into larger establishments Mbugua, Njeru and Tirimba (2014) recognized amongst others unavailability of business information offerings; access to finance; loss of applicable control capabilities; as key elements impeding performance of small businesses. Thibault *et al.* (2002) cautioned that elements influencing enterprise performance could be attributed to non-public factors such as demographic variables and commercial enterprise elements along with the level of financing, use of era, age of commercial enterprise, working region, enterprise structure and wide variety of complete-time employees.

## **2.2 Disability and Entrepreneurship**

The problem of disability has risen to be a subject of significance for these few decades. Diverse corporations and global bodies have gone into looking into this trouble with keenness. One of the subjects considered within incapacity is disability entrepreneurship (Renko *et al.*, 2015). The concept of disability entrepreneurship arises due to the reality that employability of men and women with disabilities is low. More frequently than now not, when they are employed, they may be given a salary that is much lower than what others, who paintings the equal jobs, acquire. A few research have been carried out by using researchers in exclusive parts of the sector in attempts to explore the entrepreneurial challenges of marketers with disabilities. Whilst some of those demanding situations are financial and private in nature, others are deep-rooted social constructs. Starting off an enterprise is commonly a difficult process in itself and is even more difficult for the entrepreneur with disabilities due to the precise challenges they face (Cooney, 2008; Renko *et al.*, 2015).

In keeping with Mohammed and Jamil (2015), entrepreneurs with disabilities are significantly much more likely to face extra challenges as compared to other entrepreneurs. People with disabilities inside the US are nearly twice as probable to be

self-hired (ODEP, 2013), even as European studies also reviews high self-employment prices by way of people with disabilities (Pagán, 2009). As an instance consistent with Tahira and Sumera (2018), Bangladesh has been experiencing a consistent economic and per capita boom during the last few years and entrepreneurial opportunities also are increasing. Nonetheless, entrepreneurs with disabilities are but to enroll in the mainstream economy and there's rarely any statistics to be had on them. The forms of companies that folks with incapacity interact in have less remained static for some time.

Josephat and Nzaramba (2013) in their study in Rwanda determined out that businesses engaged in by individuals with incapacity are of light consumer goods which might be more often than not related to; food and beverages, second hand clothing, automotive repair, shoe shine and repairs and carpentry. Small scale business proprietors also can be grouped as manufacturers, shopkeepers or companies. They can be classified in sectors which include very small-scale manufacturers in agriculture, small-scale mining and manufacturing, and services, artisans and buyers. The degree of permanence, productivity and ritual varies appreciably between micro-businesses. Some micro- establishments are indeed growing entrepreneurial“ companies with professional owners and effective commercial enterprise models. However, most people of small-scale commercial enterprise proprietors are self-employed and often battle to get with the aid of, and could in no way develop their businesses into large enterprises (Thibault *et al.*, 2002).

Schoof and Semali (2008) also counseled that factors influencing commercial enterprise overall performance will be attributed to non-public factors together with demographic variables and commercial enterprise factors inclusive of the degree of financing, use of era, age of business, operating vicinity, commercial enterprise structure and variety of complete-time personnel. Even as the contributions of small companies to improvement are usually mentioned, entrepreneurs in this sector face many limitations that restriction their long time survival and development. Scholars have indicated that starting a commercial enterprise is an unstable undertaking and warn that the possibilities of small-enterprise owners making it beyond the 5-yr mark are very narrow. Study of the literature well-known shows that societal demanding

situations and bad public attitude also create obstacles for marketers with disabilities in putting in and strolling their entrepreneurial enterprise. In keeping with Maritz and Laferriere (2016), societal challenges may be considered from the angle of society at large and from the view of individuals with disabilities.

In Rwanda, Josephat and Nzaramba (2013) noted the excessive price of engaging in enterprise, lack of access to finance, restrained access to marketplace information and markets and the competitive gain of establishments as key factors impending on the performance of small organizations. In Kenya, Mbugua *et al.* (2014) identified unavailability, irrelevancy and inaccuracy of enterprise records services; get right of entry to finance; lack of applicable management capabilities; and underdeveloped delivery, statistics and communications generation (ICT), and commercial enterprise improvement assist as key factors impeding performance of small-organizations.

The Government of Kenya, through its then Ministry of Gender, Sports, Culture and Social Services, unveiled its policy in the Kenya National Plan of Action (GoK, 2004). The Plan spelled out the country's national programme as part of the African Decade of Persons with Disabilities (1999-2009). In line with Caldwell *et al.* (2016), small and medium firms are some of the intervention regions targeted to enhance the lives of people with disabilities. Although Kenya, compared with other nations within the location, has installed place a few good regulations and regulation for the disabled in the SME area, there nevertheless remain areas that need streamlining. That is specially so because of poor implementation of present guidelines, because of lack of coordination among the enforcing companies, terrible useful resource control and lack of enthusiasm with the aid of coverage-makers (Ronge *et al.*, 2002). Societal challenges and bad public mind-set additionally create limitations for entrepreneurs living with disabilities in setting up and strolling their entrepreneurial commercial enterprise.

In step with Maritz and Laferriere (2016), societal demanding situations can be viewed from the attitude of society at large and from the view of people with disabilities. Additionally they observed that clients, providers and different stakeholders won't pick out to purchase services or products supplied from

entrepreneurs living with disabilities. Moreover, marketplace prejudices create low call for services and products produced by using entrepreneurs living with disabilities (Jones & Latreille, 2011). In South Korea, female entrepreneurs living with disabilities are exposed to social stereotyping; the confucian assumption that females will make money working from home and serve their families, posing an excellent greater undertaking to their entrepreneurial goals (Hwang & Roulstone, 2015).

Entrepreneurs living with disabilities going through social discrimination due to their disability broaden lack of self-assurance in pursuing commercial enterprise sports (Maziriri *et al.*, 2017). In line with Caldwell *et al.* (2016), stigma connected with disability ends in attitudinal challenges for entrepreneurship some of the entrepreneurs living with disabilities. Prejudice results into discrimination, which negative aspects them in enterprise sports along with seeking budget. There is also humans perception that a person with incapacity cannot be a commercial enterprise proprietor and additionally the issue of incapacity disclosure, in which entrepreneurs living with disabilities are likely no longer to disclose their incapacity to others for worry of being discriminated.

### **2.3 Entrepreneurial Training and Performance of Enterprises**

Entrepreneurship development is often considered achievable through the implementation of policies to fuel fresh undertaking, however, some of the greatest potent means of developing entrepreneurship in any society is through educational programs (Filion & Dolabela, 2007). Financial growth heavily is predicated on entrepreneurship as a riding force and entrepreneurship education and education especially can open major get admission to routes to prosperity (Mladenov, 2016). Coaching and promoting entrepreneurship is beneficial for society as entrepreneurship may be a likely way to high unemployment fees and a formula for monetary growth. Filion and Dolabela (2007) argue that entrepreneurship schooling and training is untapped fee effective, micro-economic tool the authorities has for growing its local financial system.

Entrepreneurship training is crucial in assisting youth to develop entrepreneurial abilities, attributes and behaviors and to develop enterprise recognition, to apprehend

and to appreciate entrepreneurship as a career alternative. The Australian Ministerial Council on Education, Employment, Training and Youth Affairs (MCEETYA) has described corporation schooling as “studying directed towards developing in young people the ones skills, abilities, understandings, and attributes which equip them to be progressive, to pick out, create, initiate and efficiently manipulate personal, community, business and work possibilities, which includes working for themselves”(Schoof, 2006).

Steenekamp *et al.* (2011) are of the view that Africa does no longer suffer from a loss of creative spirit, but as an alternative a lack of enterprise education and entrepreneurial abilities that could empower individuals in an enabling environment. Kinyua (2014) elucidates that there's a gap in entrepreneurial training, suggesting that the education structures in Africa do not encourage entrepreneurship as a profession; entrepreneurship is seen as something that human beings can do when they fail to secure an activity and when they do now not have a profession. Furthermore, Kinyua (2014) indicated that lack of training and training is a main inhibitor of entrepreneurial growth within the economic system. Disabled people often lack expert enterprise management, criminal and monetary knowledge due to confined applicable training and employment revel in may feel at a drawback (ODEP, 2013). Entrepreneurship education is stated to be very important in the nurturing of the entrepreneur (Schoof, 2006). A examine done with the aid of Charney and Liebecap (2000) revealed that entrepreneurship schooling produces self-sufficient enterprising people, produces successful enterprise and industry leaders, complements a graduate's capability to create wealth and produces champions of innovation.

Disabled persons frequently lack expert enterprise management, legal and economic understanding because of limited applicable schooling and employment enjoy and they could feel at a disadvantage. Again, loss of managerial understanding (ODEP, 2013) would possibly reflect the attention of disabled personnel on the lower quit of organizational job hierarchies. Disabled entrepreneurs need training in phrases of marketing strategy preparation, strategic making plans, selection making, negotiation, pricing, market penetration, enterprise and control, management of the body of workers, and dealing with of coins-flow amongst different issues (Viriri &

Makurumidze, 2014). Literature confirms that skills education and commercial enterprise training have a positive effect on organisation overall performance (Akanji, 2006; Cheston & Kuhn, 2002). It's far recounted that the exploitation of entrepreneurial possibility depends at the entrepreneur's stage of training, capabilities or expertise acquired via paintings revel in; social network and credit score (Raman, 2004).

Cooney (2008) factors out that any entrepreneurship education application for people with disabilities must be introduced in partnership between people with different regions of know-how and information, both from the disabled and non-disabled communities. In keeping with Doyel (2002) so as for this collaboration to be triumphant, all parties involved need to apprehend the successful techniques for business making plans and business ownership for people with disabilities. Doyel (2002) further argued that this common foundation of information might facilitate the collaborative efforts of the self-employment application, its human offerings and economic development partners, and the people with disabilities who are searching for self-employment as their way for employment and monetary increase.

Training for agricultural development for instance is critical for farming, as production discipline needs to be a priority, which can be maintained through comprehensive support and skills development. The study done by Lahiff (2008), had found that in South Africa much of the low productivity was attributable to poor planning and lack of capital and skills. Since development may be linked to increased income levels, and therefore economic growth, training becomes fundamental as skilled sector accelerates development through human capital, raising productivity and capacities of societies. Investing in human capital leads to a higher rate of returns and subsequent increase in income levels (Viriri & Makurumidze, 2014).

Evolved economies generally tend now not to prioritize agricultural training as a means of growing the economic system; while the least advanced economies pay particular interest to agriculture improvement. In advanced economies as in the case of Italy, agriculture education recognition ranks the bottom, the rating of agriculture does no longer trade whether they have got measured impact on training or no longer.

The incidence of teaching by means of sector changed into lowest in agriculture, and but the economy had nevertheless experienced growing incomes and wages on this sector, despite the fact that the nation isn't always depending on agriculture for improvement (Conti, 2005).

An effect evaluation was commissioned in Australia, with the aim of measuring the earnings stages of farmers who had benefited from a teaching programme. In that observe Kilpatrick (1996), argues that training and education are determinants of wages earned. The study accompanied the school of idea of making an investment in human capital through schooling, focused on agriculture as an area with the intention to allow the farmers to make contributions to an open financial system. In the study, the results were conclusive in that, with tasks that skilled humans over a duration of 3 years, the farmers recorded an increase in profits of 38% with the aid of making modifications to their farming and enterprise strategies and that resulted in elevated ranges of income (Kilpatrick, 1996).

According to a study done in Nicaragua, where farmers were trained in pest management, also applied impact assessment to measure the impact that training had had on farmers. The study used three groups of farmers for comparison, segmenting them as follows: the trained, who were segmented into intensively trained and trained, and the regulator set, which did not obtain any teaching. In the study the impact assessment was conclusive, in that the intensively trained and the trained used fewer pesticides and had higher net returns than farmers who had not received training in pest management (Hruska & Corriols, 2002).

Cant and Lightelm (2003) in a survey of small business failure keep that entrepreneurs regularly have proper thoughts and are capable however they do no longer have a clue on the way to run a commercial enterprise and haven't any underlying appreciation of commercial enterprise fundamentals. Expert knowledge has been cited as a vital thing affecting many elements of entrepreneurial firms. Revel in takes many guises and breadth of revel in is proven to be an essential factor using the performance of firms, with the wide variety of preceding jobs undoubtedly associated with new company overall performance (Lumpkin & Marvel, 2007).

Thapa (2007) observed a positive association among training and small enterprise success. The likelihood of failure turned into additionally observed to be related to the proprietor/supervisor's experience prior to enterprise launch and training. Human capital is the maximum vital agent of SME performance. The recruitment of academically certified employees is an important start for sustainable human capital improvement in all corporations. Human capability has become a vital index of competition within the global of business to the volume that the development of such capacities through education has come to be top priority in designing the strategic plan of commercial enterprise businesses (Tim & Brinkerhoff, 2008).

Training and competencies are crucial to run micro and small businesses. Studies indicate that majority of the individuals running micro and small organizations in Kenya aren't quite properly ready in phrases of schooling and abilities. Research advocate that people with greater schooling and schooling are more likely to achieve success within the SME region (King & Mcgrath, 2002). Cant and Lightelm (2003) in a survey of small enterprise failure maintained that entrepreneurs regularly have precise ideas and are able however they do no longer have a clue on how to run a commercial enterprise and have no underlying appreciation of commercial enterprise fundamentals. Professional experience has been cited as a critical aspect affecting many factors of entrepreneurial corporations. Experience takes many guises and breadth of know-how is proven to be a vital element driving the performance of companies, with the number of previous jobs undoubtedly related to new firm performance (Lumpkin & Wonder, 2007).

Thapa (2007) discovered a fantastic association among schooling and small business success. The likelihood of failure turned into additionally found to be associated with the proprietor/manager's paintings revel in prior to enterprise release and education. Human capital is the most critical agent of SME overall performance. The recruitment of academically certified personnel is a vital start for sustainable human capital improvement in all companies. Human capability has ended up a critical index of opposition inside the world of commercial enterprise to the volume that the development of such capacities through education has become top precedence in designing the strategic plan of business organizations (Tim & Brinkerhoff, 2008).

Training and abilities are needed to run micro and small establishments. Studies suggest that majority of the people sporting out micro and small organizations in Kenya aren't quite nicely geared up in terms of training and skills. Research endorse that people with extra education and training are more likely to achieve success inside the SME quarter (King & Mcgrath, 2002). As such, for small enterprises to do nicely in Kenya, human beings want to be nicely knowledgeable in phrases of competencies and management. SMES in ICT appear like doing well with the sprouting of many business colleges providing diverse computer packages. In addition, studies display that greater part of those running SMES on this sector have at the least attained college level training (Wanjohi & Mugure, 2008).

Further, in keeping with Abuga (2019), the Kenya Commercial Bank (KCB) reaffirmed its dedication to economic inclusion of individuals with disability (PWDS). The KCB foundation, through its flagship youth empowerment programme, '2jiajiri' geared up 1,000 people residing with disabilities with technical and entrepreneurial abilities. The beneficiaries obtained vocational schooling at technical education institutions throughout the United States in numerous trades that shape the spine of the informal financial system particularly: agribusiness, automotive engineering, splendor and private care, building and production, and home offerings. The inspiration also extended business improvement offerings and monetary aid to PWDS running micro Small and Medium Enterprises (SMES) and apprentices who can be recruited via the KCB financial institution department community within the USA. The muse presented enterprise development services and financial assist to the out-of-faculty young people to start their personal enterprises upon of entirety of training. The Foundations goal was empower persons living with disabilities to run businesses that may allow them to make use of existing possibilities along with getting entry to the 30 percentage of presidency procurement possibilities set apart mainly for businesses owned by youth, women, and PLWDs through the admission to government procurement opportunities (AGPO) programme's. This was simply inspiring assignment to bring individuals with disabilities onto their job creation programme to help them get the market for their products because that's where the real change is going to occur. This was executed by way of working with stakeholders to mobilize the youth living with incapacity for them to benefit from technical,

monetary and entrepreneurial abilities required for business development (Abuga, 2019).

According to the KNBS (2009), nationally, 3 out of each a hundred persons live with incapacity. Sadly, poverty and incapacity are carefully connected, and PWDs are much more likely to face a socio-economic disadvantage. “2jiajiri was started to force employment and wealth introduction amongst the young people (Abuga, 2019). Its objective is to support people living with a disability to permit them to actively participate as contributing contributors of society. The term youth is all inclusive in nature that's why the journey began with the PWD.

From the authors' elucidations it can be pointed out that obtaining the applicable competencies, understanding about managing a business enterprise and forming partnerships with individuals from exclusive areas of knowledge and know-how can assist efficiently run their enterprise with no hurdles. However, no empirical study had been done to ascertain that the impact of training among entrepreneurs with disabilities. This research therefore identified that gap in knowledge and embarked on a study to establish influence of entrepreneurship training on performance of businesses for entrepreneurs living with disabilities.

#### **2.4 Access to Credit and Performance of Enterprises**

From the earliest studies of entrepreneurship, raising finance has been identified as a main hassle for entrepreneurs (Read, 1998). For many young entrepreneurs, financing their enterprises seems to be the major problem with the dearth of adequate begin-up finance being one of the maximum prominent impediments to youth businesses (Schoof, 2006). In agreement with the Eurobarometer survey (2018), King and Mcgrath (2002) stated that younger people appear to be the most important supporters of the view that the dearth of available economic aid is an obstacle to setting up an enterprise. About 78 percent of the respondents (15-24 years old), compared to seventy three percentage of all other age cohorts, agreed to this announcement. The dearth of finance was additionally considered to be a greater extreme barrier than administrative approaches or unfavorable economic climate.

Chigunta (2002) maintained that lack of access to finance is one of the foremost tests opposite youth run businesses globally. Despite the fact that the largest part respondent had access to some funding, there have been obstacles in accessing credit score due to high interest charge, quick repayment length, and absence of collaterals which affect respondents' access to credit score. King and Mcgrath (2002) observed that financial establishments inside the formal sector usually regard the young people as excessive threat lenders and are reluctant to extend credit score to them on favorable phrases.

In 2000, the Ontario Association of Young Employment Employment Centre (OAYEC) conducted a survey on youth self-employment in Ontario where 40 percent of the young entrepreneurs who spoke back said that lack of financing and capital were the lacking assets when they started out their enterprises (Nicol, 2002). Young entrepreneurs face numerous demanding situations in getting access to funding. Elements influencing the technique of acquiring business capital can be considered in phrases of a supply” and “demand” relationship (Fadahunsi, 2012). At the supply aspect are factors related to the guidelines and practices of financial institutions, specifically the standards with which they check small enterprises. At the demand aspect are factors associated with the traits of the entrepreneur which determine the economic alternatives they make and how they may be perceived by using monetary institutions.

In line with Maziriri *et al.* (2017), access to capital is a common undertaking faced by way of entrepreneurs with disabilities in setting up their commercial enterprise. Entrepreneurs with disabilities regularly face difficulty in financing their startups as they've inadequate personal sources which might be broadly speaking due to constrained to circle of relatives, acquaintances and personal finances (Maziriri & Madinga, 2016; Mohammed & Jamil, 2015; Mwangi, 2013). Parker Harris *et al.* (2013) stress that asset accumulation is a challenge for lots Entrepreneurs with Disabilities (EWDs) as they do no longer manage their personal funds and feature confined financial literacy. Furthermore, entrepreneurs with disabilities face extra financial limitations than others, partly due to negative credit ratings and excessive price of impairment support gadgets (Foster, 2010). Banks additionally show

disinterest in imparting loans and essential statistics about loans and grants (Boylan & Burchardt, 2003; Jackson, 2014). Another trouble is the “benefits entice” where PWDS do no longer want to risk losing government blessings once they start generating their personal earnings (Foster, 2010; Maritz & Laferriere, 2016; Yamamoto *et al.* 2011).

MSE'S generally tend to stand quite a number challenges characterized by be short of resources, expertise and effect. A deficient of monetary assets limits the ability to develop and a lack of ability to secure extra resources of investment exacerbates the trouble. The critical issues for advertising and marketing in MSE'S is a focal point on simple and conceivable procedures which are low-priced and competent. (Connelly *et al.*, 2010). Business assets provide the enterprise with a comparative advantage that permits it to increase a competitive gain within the market location. This competitive benefit in flip introduces the possibility of advanced exceptional in the organization's merchandise and offerings and superior overall performance. Marketing sources and skills play a completely unique position in figuring out the wishes of clients, distribution channels and competing products. The market information that they generate acts as a using force that allows the organization to obtain an excessive stage of adaptation to evolving markets and improve commercial enterprise performance (Kolabi *et al.*, 2011).

Inability to access finance is sort of universally indicated as a key hassle for MSE'S. Even where finances are to be had, the entrepreneur may additionally lack freedom of choice because the lending situations may additionally force the acquisition of heavy, immovable equipment which can serve as collateral for the credit. Credit constraints operate in sort of ways in Kenya where undeveloped capital marketplace forces entrepreneurs to depend upon self-financing or borrowing from acquaintances or family. Loss of right of entry to access long-time period credit score for small businesses forces them to depend on excessive value short term finance. Other monetary challenges that face MSE'S encounter the excessive fee of credit, excessive bank expenses and costs (Wanjohi & Mugure, 2008).

Mauchi *et al.* (2014) note that lack of admittance to capital, credit schemes and the limitations of financial systems are regarded by potential entrepreneurs as fundamental stumbling blocks to enterprise innovation and fulfillment in developing economies. Disabled entrepreneurs frequently experience problems financing new startups due to restricted personal financial assets (financial savings, domestic ownership), which, in turn, are partly due to terrible training or schooling, lower employment costs and the concentration of disabled personnel in low-paid occupations; terrible credit score after long-term advantage receipt; disinterest/discrimination at the a part of banks; lack of handy statistics on sources of grants and loans (Boylan & Burchardt, 2003; Foster, 2010). Viriri and Makurumidze (2014) emphasized that access to capital and absence of clients as the two most important obstacles to self-employment with the aid of people with disabilities.

Microfinance businesses seem to be useful for self-employment in lots of instances even for disabled people. Microcredit, financial savings, insurance even credit access might create massive impact on the lives of the disabled people. Microfinance has contributed very little for the persons with disabilities. Most people with disabilities tend to be excluded from mainstream microfinance service, their businesses tend to remain small (Mersland, 2005). Monetary Financial Institutions (MFIs) by no means attempt to face the demanding situations of consisting of the disabled in their programme (Armendariz, and Labie, 2011). Even though MFIS face several challenges to encompass disabled people in their progamme, they should constantly attempt to be innovative in designing programme and way of implementation. Providing credit, financial savings facility, coverage and other modern approaches like credit plus technique, MFIs can make a contribution to the lives of the disabled entrepreneurs. Marketplace size for disable people is quite huge and MFIs should get 'win-win' advantage for their customers and it selves. MFIs must attempt to take away all boundaries to offer equal access to disabled people.

For young entrepreneurs, getting credit is particularly tough because of their lack of tangible property, and therefore collateral and their higher threat profiles (OECD, 2011). Credit constraints for small enterprises are also due to dangers springing up from records asymmetries between lender and borrowers and higher transactions

charges. Financiers aren't able to without problems separate a hit organizations from less a hit ones and therefore can also provide much less investment than the borrower wishes with a higher interest fee (Mladenov, 2016). Assessing and evaluating the real want for start-up finances and its availability for young entrepreneurs is critical before targeting youth with specific techniques and projects (Schoof, 2006). There may be a need to carefully investigate whether the dearth of finance is indeed the foremost hindrance to an entrepreneurial career. Concerning the various sets of barriers to accessing finance, it's far greater crucial to recognize more about the real young entrepreneurs feature-associated barriers to financing to be able to determine suitable strategies and initiatives (Schoof, 2006). Youth owned firms can be promoted through the supply of various varieties of finance and funding that can divided into 3 large classes: debt financing, equity financing and endowment.

In Republic of Kenya Sessional Paper No. 2 (2005) Titled “Improvement of Micro and Small Enterprises for Wealth and Employment Creation for Poverty Alleviation”; it is mentioned that getting credit/ finance is almost universally indicated as a key trouble for small and micro establishments (Wanjohi & Mugure, 2008). Credit constraints in Kenya function in ways in which undeveloped capital market forces entrepreneurs to rely on self-financing or borrowing from mates or loved ones who aren't sufficient to enable SMES adopt their enterprise activities optimally. In a examine with the aid of Wanjohi (2009) “Challenges Facing Small and Medium Businesses”; lack of right to use long-time period credit for small corporations forces them to depend upon excessive price short time period finance and there are numerous monetary challenges that face small firms; they include the excessive price of credit, excessive bank charges and fees. The state of affairs witnessed in Kenya especially in the course of the climaxing period of the year 2008, testifies the need for credit access among the ordinary and small business owners where people with disability and women belong.

There are many different approaches in which entrepreneurs with disabilities can benefit monetary assistance. In step with Greve (2009) economic help would possibly take the shape of grants, loans, sponsored loans or mortgage guarantees to credit score providers, tax credits, and exemption from commercial enterprise registration costs.

Kitching (2014) stated that financing might be tied to buying specific system, acquisition of a skill or attendance at occasions which include alternate gala's or exhibitions or to the development and application of assistive technologies (ATs). Cupido (2002) factors out that a good number of candidates do not know realize what's predicted of them whilst making utility to financial establishments for help

Monetary assistance also can come from the authorities. “The civility of a rustic is judged by how it treats its young people, its persons with disabilities, and its poor and elderly residents.” (Albrecht, 1997). This absolutely suggests that a country like Kenya can be perfectly taken into consideration as a good kingdom whilst it gratifies its young people, people with disabilities, and the needy and aged residents. Kitching (2014) points out that policy-makers need to keep in mind strategies of turning in advice and assist to disabled entrepreneurs. Obaji and Olugu (2014) postulate that the government should enact guidelines that could be consumer friendly to the entrepreneurs with disabilities. Additionally, Oni and Daniya (2012) states that authorities of majority nations mainly developing international locations have within the beyond invested so much efforts and sources in establishing rules meant to uplift entrepreneurship. For instance, in Nigeria, exceptional administrations at diverse times have geared their efforts toward growing its entrepreneurship and several developmental and economic help units were employed (Oni & Daniya 2012). Salem (2014) explicates that the kingdom of Saudi Arabia in 2010 installed a 10 year entrepreneurship efforts and innovation and the purpose turned into a strategy to put the dominion at identical pedestal with excessive monetary competitive nations globally. The Brazilian entrepreneurship movement has hooked up very fast due to government rules geared closer to developing the low-tech businesses in addition to excessive technological oriented companies (Etzkowitz, 2002).

The government of Kenya has taken interventions in diverse approaches to help young disabled entrepreneurs. The finances that the authorities has put in place to help young people consist of; the Youth Enterprise Development Fund(NYEDF) aimed at addressing the rising youth unemployment as well as offering investment to both startups and existing youth owned businesses. The National Youth Enterprise Development Fund (YEDF) changed was set up through the authorities of Kenya to

offer an on lending facility to the youth, with low interest charge and flexible collaterals, with an aim of assisting youth-owned firms and to enable other youths to begin Micro and Small organizations (Kanyari & Namusonge, 2013). This was predicted to create employment, which was in keeping with, the government Economic recovery strategy (ERS) for wealth and employment advent (2003-2007), which envisioned that, approximately 500,000 jobs had to be created yearly, of which 88 percentage had been to have come from the MSE sector.

The Uwezo fund was additionally released in 2013 aimed toward increasing access to finances in promotion of young people and women agencies and initiatives on the Sub-County level for monetary boom. This become toward the realization of the dreams of vision 2030 and to generate gainful self-employment for the youth, women and PWDS (GOK, 2017). The authorities included set aside ksh. Two hundred billion well worth of government tenders for the youth every year in its agenda for young people. There are different budget mainly for persons with disabilities, inclusive of the National Disability Development Fund, dispersed via the Nationwide Council of Persons with disabilities which also gives investment to young people with disabilities to establish organization and private groups, in addition to some of TVET training institutes. Further, the National Fund for the disabled of Kenya gives people with disabilities equipment (but not cash grants or loans) to installation their personal corporations.

Despite those laudable tries, it's uncertain how coordinated or successful these programmes are, or certainly who gets these endowments. There has additionally been complaint of the dearth of youth awareness approximately on these programmes, and it's far argued that those programmes attain handiest a small percentage of the younger persons with disabilities who are in want of help (Mbithi and Mutuku 2010).

## **2.5 Personal Characteristics and Enterprise Performance**

The demographic characteristics of people shape their behaviors towards entrepreneurship. Numerous studies have highlighted the role of demographic characteristics which include age, religion, gender, enjoy, historical past and education of entrepreneurs in the direction of their entrepreneurial behaviors and

firm's performance (Welmilla *et al.*, 2011; Ahmad, 2007). Instead of the all components of demographic characteristics, this study will explore only gender, marital status and level of education.

Individual characteristics of entrepreneurs comprise of ascribed traits and accomplished characteristics. Ascribed traits are trends one is born with and has performed nothing to earn. Those are attributes humans have at delivery, broaden over the years or own through no efforts of their personal, inclusive of age; race; ethnicity; gender and socio-financial beginning of the entrepreneur. Executed traits are received via a few mixture of personal picks, efforts and competencies and they consist of ones level of schooling; career; paintings studies (Ferrante, 2008). A number of studies have attempted to set up a dating among an entrepreneur's age and the performance of the task in which they are involved. International locations that have greater individuals among the age institution of 25-forty four years antique have extra start-ups and that the presence of alleged early profession people is a vital determinant of the extent of business start-ups (Moore *et al.*, 2008).

Age is linked to business fulfillment if it incorporates both chronological age and entrepreneurial age. This goes to reveal that the older an entrepreneur is, the extra reviews in enterprise he has (Mitchelmore and Rowley, 2013). Therefore, the more mature and skilled an entrepreneur is, the much more likely he/she will be successful. Younger entrepreneurs are much more likely to take chance inside the try to grow their agencies (Gathenya, 2012). However, each person can turn out to be an entrepreneur at nearly any age.

Younger entrepreneurs are regularly faced with the hassle of inadequacy of their preparations and resources, which discourages them from coming into entrepreneurial careers, at the same time as the older human beings either develop circle of relatives and economic troubles or are dedicated to their jobs that makes entrepreneurship seem too risky. Therefore, the ideal entrepreneurial age lies someplace between the late 20s and early 40s, which is while there is a trade-off between confidence, typically characterized via children, and awareness primarily based on years of experience (Moore *et al.*, 2008 & Gathenya, 2012). There exist differences in performance

between woman and male owned companies (Durietz & Henreks on, 2000).) Female businesspersons vary from male entrepreneurs in that they are less probable to have previous enterprise level in, they're particularly more youthful, and perform more often than not inside the retailing and carrier industries and also perform much less properly than male owned companies (Carter, Anderson & Shaw, 2001).

Conversely, Esters (1997) in his survey of thirteen hundred women owned enterprises publicized that the management styles of women had been higher desirable to managing hazard than that of men. Chaganti & Parasuraman (1996) tested the variations in overall performance, desires, techniques, and control practices in small companies, and hooked up that women had been more concerned with quality, however differed considerably on control practices than their male counterparts. Zapalska (1997) found the persons characteristics of entrepreneurs in Poland and located that even though female entrepreneurs had been greater educated than the male entrepreneurs, they would be equal or higher levels of business. This examine again discovered no gender differences in persona attributes, however found out that lady entrepreneurs have been more likely to recollect innovation as a commitment to lengthy-time period capital accumulation; funding and achievement element, than their male opposite numbers did.

Enterprise successes depends on socio-monetary elements including schooling, abilities, and training (Thapa, 2008). Schooling assists within the success of entrepreneurial ventures through enabling the nourishment of competencies along with innovativeness and capability to obtain sources. Education complements the skill and capability to better utilize marketplace information, which may additionally lessen advertising fees and make it greater worthwhile to participate inside the marketplace (Olwande & Mathenge, 2012). Entrepreneurs with higher education tiers and reports have a greater possibility of success than entrepreneurs who lack education and experiences (Lussiers & Pfeifer, 2001).

That is in conformity with the studies carried out by Thapa (2007) in Nepal, which highlighted the reality that education has a tremendous effect on entrepreneurial fulfillment. Better degrees of education no longer only assist salespeople to emerge as

greater gifted inside the sales system, but as properly ends in a success overall performance consequences (Levy & Sharma, 1994). Similarly to that, training, skills, reports and financial assistance are some of the maximum vital elements affecting the success of enterprises (Rose *et al.*, 2006; Gathenya, 2012). However, Lee and Tsang (2001) discovered that the proof provided within the literature regarding the results of training on task performance is inconclusive. Adding to this, Minniti and Bygrave (2003) stated that entrepreneurs with greater schooling aren't always extra entrepreneurial. Whereas Bolton and Thompson (2000) argue that while education may also train analysis and sound judgment, it is able to as properly decrease competencies and instincts, that may in flip lower entrepreneurial spirits.

Numerous studies have taken into consideration the effect of gender on the improvement of entrepreneurial abilities and determined mixed outcomes. For instance, Ferik *et al.* (2013) analyzed the capabilities of male and female concerning leadership and control and concluded that females can be higher entrepreneurs because of their extra managerial skills than adult males. Whereas, Zeffane (2012) furnished statistical proof that both men and women have identical typical entrepreneurial potentials. Despite the fact that, some recent research focusing on women entrepreneurship discovered that women are taking greater interest in the entrepreneurial establishments in center east and different growing countries (Madichie & Gallant, 2012). In South Korea, woman entrepreneurs with disabilities are exposed to social stereotyping; the confucian assumption that ladies will work from home and serve their families, posing a good greater mission to their entrepreneurial goals (Hwang & Roulstone, 2015).

Türetgen *et al.* (2008) argued that during one of a kind cultures the inequalities in the gender exist in lots of distinct forms. (Grilo & Thurik, 2005; Verheul *et al.*, 2004) in their studies believed in more engagement of adult males in better ways in entrepreneurship than females. Similarly, different studies have defined gender as an essential predictor of entrepreneurial behavior and discovered that males have greater intentions towards entrepreneurship than women (Crant, 1996; Wilson *et al.*, 2007; Tkachev & Kolvereid, 1999). Historically, men have reaped extra blessings of financial increase on the grounds that they had been called the decision makers who're

extra knowledgeable and higher skilled, and much less confused with family and family duties. Extending potential constructing efforts by means of schooling and schooling to women in order for them to come to be extra lively inside the paid and productive group of workers has shown to decorate monetary improvement efforts further (Aldrich, 2007). Social change, modernization and development have affected women and men in another way (Baum, 2005).

According to Raposo *et al.* (2008), many women need monetary and personal independence, however are much less successful and assured to run an enterprise. Reynold *et al.* (2002) also stated that females have 50% much less possibility to start a commercial enterprise as an entrepreneur compared to males. Then again, the ladies of developing countries conflict greater to involve in entrepreneurship because they want to improve their own family's life standards which is not viable even as doing low stage jobs. That's why ladies are willing to be self-hired (Van der Kuip & Verheul, 2004).

Orser and dyke (2009) studied a set of 326 marketers and 545 company managers to decide the influence of gender and occupational position (entrepreneur as opposed to company) on how women and men enjoy success. They explored each individual's cognitive construct of fulfillment and stated that through know-how the constructs of fulfillment and concluded that for both males and females, constructs of fulfillment are defined as relational, communal, authoritative and holistic. They concluded that management research hardly ever encompass non-public measures of fulfillment and because of the emphasis on financial standards, it is normally suggested that ladies attain lower stages of success than guys.

A survey on the outcomes of commercial enterprise incubators on women's enterprises in Jordan famous that Jordanian women whose businesses fail suffer from lack of effective commercial enterprise training, advertising and marketing (in particular pricing and using current techniques in marketing along with campaigns and the web), and administrative techniques, and get right of entry to networks (GEM Country Quick, 2007). The Chicagoland Entrepreneurship Training Programme for persons with disabilities organization identified women entrepreneurs with disabilities

as having trouble locating assets to develop their businesses, have high boundaries to access and face structural demanding situations from the incapacity benefits system.

In another study by Wanjohi (2009) titled “demanding situations dealing with Small and Medium Enterprises in Kenya”; majority of women entrepreneurs with disabilities are suggested to be concentrated on this institution and interact in unregistered hawking corporations. Some of them belong to Disabled People Agencies (DPAs) or the Disabled Hawkers' Affiliation (DHA), normally used as lobby corporations. He additionally states that family obligations and marital reputation constrain women entrepreneurs with women, having to acquire permission from their husbands to tour out of city for schooling or exchange gala's.

In South Africa, disabled female entrepreneur should address bad prevailing social and cultural attitudes, lack of schooling and training, as well as gender discrimination (Akhawaya & Havenga, 2012). Several studies have analyzed the results of marital reputation of workers on their productivity. Maximum of these studies have determined that the productiveness of married men are notably better than otherwise equal unmarried people. Hill (1979) forms one of the first research to say that marriage increases the productivity of married guys and said that married male workers earned 25-50 percent better than unmarried male workers. While she introduced numerous controls for employee qualifications in her regression model, the effective profits differential remained. Primarily based on this locating, she claims the better earnings of married guys are not because of unobservable character traits, however as an alternative are the result of extended productiveness due to marriage.

Wambua and Munyithya (2015) found that gender aspect impact on entrepreneurial fulfillment. They discovered out that marital fame become a key determinant of entrepreneurial achievement and concluded that those marketers who had many responsibilities had better probabilities of entrepreneurial fulfillment. They determined out that achievement of men and women entrepreneurs changed into stricken by their marital popularity and that married entrepreneurs prosper quicker than unmarried entrepreneurs. Further, that entrepreneur with greater children generally tend to work extra hard than people with only one child, that

businesspersons from polygamist background battle to grow in their enterprise than those from monogamist heritage, that divorced and widowed marketers also are a hit entrepreneurs.

In step with Wambua and Munyithya (2015), having responsibility for youngsters, impacts the male and the girl entrepreneurship propensity very differently. For men, it entails a vast upward push in entrepreneurship, and the rise is largest if the youngest infant is above school-beginning age (6 years). For ladies, it entails a terrible effect if the youngest infant is under 3 years; and no effect otherwise. This will be specially applicable while entrepreneurship requires long running hours. In addition there can be selection effects if entrepreneurial peoples are more likely to be married than non-entrepreneurial persons.

The modern day activity market has at times discriminated against female seeing that they will no longer be supplied with roles that allow them to grow consistent with their skills (Boserup, 2013). In line with Shinnar and Janssen (2012), the increase of women inside the task marketplace may be barred and self-elevation to higher ranges on foundation of merit will become impossible. Female are subsequently compelled to emerge as self-employed because there may be no paid employment available for them and self-employment is their ultimate resort (Diaz-Garcia and Jimenez-Moreno, 2010). Micro finance through self-help groups (SHGs) has been diagnosed the world over because the contemporary tool to fight poverty and for rural improvement. Micro finance and SHGs are effective in lowering poverty, empowering children and girls and creating consciousness which subsequently effects in sustainable development of the state (Boserup, 2013). Women have been the most underprivileged and discriminated strata of the society across the world. Microfinance has been raising as an effective tool for empowering ladies particularly, the rural girls (Akhalwaya & Havenga, 2012).

Microfinance affords females with the monetary backing they need to start commercial enterprise ventures and actively take part within the financial system (Norhasyikin, *et al.*, 2017). It gives them self-assurance, improves their repute and makes them greater energetic in decision making, hence encouraging gender equality.

The effect of microfinance programmes on females isn't always constantly fantastic as women that have set up establishments benefit not best from small increases in profits on the cost of heavier workloads and compensation pressures (Boserup, 2013). Occasionally their loans are utilized by men in the circle of relatives to set up businesses, or occasionally women emerge as being hired as unpaid circle of relative's workers with little advantage. The creativity and skills of women are an invaluable useful resource that can and must be evolved for both their very own self-awareness and society gain. Women are an important however untapped source of monetary growth, the government, non-governmental and worldwide groups have devised numerous tasks to economically empower them (ILO, 2000).

According to a Boserup (2013), female face bold barrier in phrases of confined access to economic sources and a lack of earlier entrepreneurial competency. Access to credit affords the wanted possibility for entrepreneurs to begin enterprises (Mwangi, 2013). Boserup, 2013 states that there's a high quality relationship between credit and opportunity preference for female SHGs. In Kenya, the government's 2005 MSE sessional paper acknowledges lack of access to credit as a first-rate constraint inhibiting the growth of the MSE zone, and greater so for female entrepreneurs (GOK, 2004). Some of the troubles females face when seeking to develop earnings-producing activities may be associated with their loss of schooling (Maritzet *al.*, 2016).

In rural areas specially, there is an excessive incidence of illiteracy and a loss of sufficient technical talents. Those skills are vital to make sure fulfillment in entrepreneurial accomplishments. The casual area operates in a totally competitive environment which leads to low earnings margins (Mbugua *et al.*, 2014)). As such there may be minimal danger of development to massive agencies because they can't accumulate enough cash to venture into huge agencies. They also counseled organization savings in the casual sector as a method of solving the problem, women in income-generating activities have been stuck up in a vicious cycle of poverty.

In most societies, education is historically viewed as funding for the future. There's ample proof inside the fact that acquisition of education improves the future earnings

and ordinary fulfillment of individuals (Angrist and Krueger, 1999). Another trouble, then, is whether or not this holds in the case of self-selected groups, such as self-employed people. They're generally appeared as rather unique people who may have found out their business abilities without an excessive amount of formal training. There are numerous research on numerous links among self-employment, schooling and the achievement of self-hired (Chandler and Hanks, 1994). Boylan and Burchardt (2003) found that persons who have been disabled from a younger age may have already skilled disadvantage inside the schooling system due to lack of access to centers and the entire curriculum. Such people will therefore have lower instructional qualifications on average and as a result are disadvantaged within the labour market. As a result of those results, their inability to at ease or maintain jobs might also push them in the direction of self-employment as the most effective labour market *alternative*.

Many of the troubles women face when looking to develop income-producing activities may be associated with their lack of training (Maritzet *al.*, 2016). In rural areas especially, there's an excessive prevalence of illiteracy and a loss of sufficient technical abilities. These abilities are important to ensure achievement in entrepreneurial sports. In many African societies, conventional patriarchal gender roles dominate society, extensively influencing the manner wherein each women and men take part in the formal and informal markets (Akinyemi, 2016). The men get to decide circle of relatives' responsibilities and duties, the range of children within the family, and who will paintings, wherein they may work, and while they'll get to paintings.

Due to the fact that men are placed in positions of authority and power, many assets and possibilities are automatically given to them (Aramoon, 2009). Within majority of Africa, it is common for guys, and most effective males, to have get entry to land rights. This permits them the possibility to purchase land and use it as they see healthy. Due to the fact females do no longer have get admission to land rights they're no longer able to take gain of the financial opportunities affiliated with such rights (Mbugua *et al.*, 2014).

In many cultures, females are commonly only involved in family activities and their self-employment is discouraged. This occasionally prompts females to rise up in opposition to expectancies with the aid of turning into self-employed; it offers them self-success and an opportunity to prove themselves (Akinyemi, 2016).). However, in lots of different international locations, spouses work collectively to run the family. Assisting the family earnings and striving to elevate the usual of dwelling has additionally been said as contributory motivational factors in woman entrepreneurship (Muhammad & Nazzura, 2017). In decrease-profits instructions, female entrepreneurship may be due to the need to fulfill circle of relatives' expenses, whilst among middle-profits companies it may be attributed to the choice to raise the same old of residing (Nadgrodkiewicz, 2011).

The personal attributes of woman entrepreneurs may from time to time create possibilities or limitations for them. The need to be worried in earnings generating activities can be hindered by using the concern of failure. At the other end of the spectrum, a few studies monitor that girl entrepreneurs love to take danger, are open to demanding situations, and put in their best efforts to pursue their goals (Türetgen & Erdem, 2008). Male – women segregation as witnessed in traditional Muslim societies and groups provides its very own troubles to women participation in business sports. Female entrepreneurs will consequently shield their privateness and prefer a working surroundings wherein they don't should interact with males (Biseswar, 2011), or the interaction is saved to a minimal. Families play a vital function in woman involvement in profits generating sports, with research revealing that in a few cases, households are very supportive and play a crucial and a supportive function in assisting women to increase business ideas. Then again, they are discouraged and this sense of being discouraged additionally persuades females to think about self-employment if you want to show themselves treasured. Females from an entrepreneurial history has been suggested as being much more likely confident in their commercial enterprise approach (Türetgen & Erdem, 2008).

Having to balance between work and family lives is a issue influencing participation in earnings producing activities, but, women have joined the personnel and climbed into better positions of have an impact on, especially in western societies, they have

got an increasing number of been beset with learning the venture of sporting more than one hats on the same time (Collins, 2006). This multitasking function is one that some might also argue women have mastered a good way to juggle all the responsibilities of the house and circle of relatives (Yukl, 2006). While a whole lot of work family balance of relatives stability studies is western-centric, it's far critical to review for its contribution to the field. Main modifications have happened in circle of relatives' composition and those changes in roles and relationships could have a main have an impact on the working lives of each women and men.

USDL (1991) described the glass ceiling for females as “a barrier to access into top-degree control positions based totally on attitudinal or organizational bias, truly because they're girls in preference to because they lack the ability to deal with jobs at better ranges”. Females often get involved in profits generating sports as a way to keep away from the glass ceiling issues in which higher positions had been held predominately via men. This ends in a motivation closer to girls leading their personal businesses primarily based on an inflexibility of employers closer to operating women with circle of family duties, females' aspiration to run their personal businesses (Lewis, 2004).

Dhar & Farzana (2017) sought to apprehend the link between female's advancement and socio economic development. The examine found out that females, if trained better, and are higher informed, their productiveness is observable. The look at discovered that ladies locate it simpler to conform to family existence than their men counterparts. Adaptation to tradition, behavioral norms, professional networks, and family relationships all affect the attitudes of women entrepreneurs. Consistent with Lewis (2004), adaptability complements entrepreneurship and women stability nature that makes it easier for them to adapt in their surroundings higher than their men counterpart.

Gender stereotyping in formal employment has been a vital a part of involvement in profits generating activities. At some point of the 19<sup>th</sup> century ladies had been type casted in positive roles namely, typists, secretaries and stenographers and managerial positions have been not often open to women. They were mostly slotted in

departments like personnel or women's affairs. In most companies, women were prohibited from the line jobs, that catered directly to customers and finances duties from which promotions to better grades were made. Mainstream jobs hardly ever had women representation (Türetgen & Erdem, 2008). However, the advent of women empowerment projects has made women work to prove they're equipped. However, women are nevertheless under-represented in positions of SMES in spite of them being able to become aware of positive gender-associated hurdles (Beugelsdijk, 2009).

A study by Muhammad & Nurazzura (2017) revealed that in low income families, children's health and nutrition is more likely to benefit from women's earning than from men's earnings. He stated that the welfare of their respective family is a major factor influencing the participation of females in commerce and those they are further prospective to get involved in income generating activities to sustain their families. Dhar & Farzana (2017) suggested that urban exposure makes women more amenable to new ideas such as participation in economic activities. Urban areas are the citadel of modern ideas and values while rural areas are the custodians of traditions. Women in urban settings are more likely towards being involved in certain category of revenue generating bustle and the urban woman is moving in the vanguard of social changes. Women have the task of running the household and rearing the children as first priority with their role as income earners coming second. According to Lewis (2004), when women has to fulfil both tasks, they often carry a double work load since men, rarely help with household task and child care. Women at the head of single parent families also have this double workload which proves to be a great burden. It restricts their mobility and choice of income-generating activities to carry out.

The most prominent hurdle set by the society for women in income generating activities is the coping with the dual obligation and demands of own family and enterprise. Infant bearing, child care and demands of husbands have created problems that have necessitated expanded coping mechanisms. Women have been forced to continuously prove themselves since men control power. Farr-Wharton and Brunetto (2009) stated that females and men have different work networks.

## **2.6 Theoretical Framework**

This study was steered by the Critical Disability Theory (CDT), the need for achievement theory of McClelland and the Social Network Theory.

### **2.6.1 The Critical Disability Theory (CDT)**

This study adopted the critical disability model. The Critical Disability Theory (CDT) became brought by Max Horkheimer in 1937 and is based totally on a social model of disability which acknowledges disability now not because the inevitable result of impairment however as a complicated socially built interrelationship between impairment, man or woman reaction to impairment and the social surroundings and that the social disadvantage skilled through disabled humans is resulting from a social environment which fails to meet the wishes of folks that do no longer fit a society's expectation of normalcy. An adequate theory of equality which helps the needs of disabled people for complete inclusion of their groups have to take account of the truth of difference and understand that occasionally difference have to be taken into consideration, and once in a while it must be unnoticed, to strengthen equality. Critical Disability Theory (CDT) welcomes and values diversity and adjusts the concept of equality to house diversity.

Historically there was little or no room for the voices of disabled folks who contested mainstream conceptions of incapacity and the right social function of disabled people. CDT privileges the voices of disabled people and is based on their voices to undertaking the bad attitudes toward incapacity normally expressed by capable bodied humans and so frequently reiterated in print and visible media. These attitudes are both meditated in, and bolstered by, the language used to explain disabled human beings and to describe their disabilities critical disability idea objective is to help the transformation of society so that disabled people in all their range are equal individuals and absolutely incorporated into their groups. Crucial incapacity idea presents a framework to recognize the relationship among impairment, disability and society and to inject disability interests into all policy areas.

The concept also acts as an agent of exchange in making communities discover ways to apprehend situations of inequality and injustice with the purpose of taking motion

to growth the powers of these seemed as powerless. Entrepreneurs dwelling with bodily disabilities can take energy and act efficiently in gaining greater manipulate, efficacy and social justice in changing their lives and their environment. If the CDT is taken into account, it may enhance the boom of the entrepreneurship discipline and stimulate entrepreneurial attitudes for living with physical disabilities. The study was based on the premise that improving policies and creating suitable business environment can enable entrepreneurs living with physical disabilities to be very active in their entrepreneurial ventures.

### **2.6.2 The need for Achievement Theory of McClelland**

In line with David McClelland (1961), the traits of entrepreneur has capabilities; doing things in a new and higher way and choice making underneath uncertainty. McClelland emphasizes fulfillment orientation as maximum essential factor for entrepreneurs. People with high fulfillment orientation aren't encouraged through considerations of money or another external incentives. Income and incentives are simply yardsticks of measurement of success of entrepreneurs with high achievement orientation. Consistent with David McClelland, no matter the culture or gender, humans are driven by 3 motives: want for fulfillment, which is the drive to excel, boost and grow.

The need for fulfillment is characterized via the want to take obligation for locating solutions to problems, master complex obligations, set dreams and get remarks on degree of achievement; need for affiliation, which is the drive for pleasant and close inter-personal relationships. The need for association is characterized by means of a preference to belong, an leisure of teamwork, a subject approximately interpersonal relationships, and a need lessen uncertainty and finally the need for strength, that's the pressure to dominate or have an impact on others and conditions. The want for strength is characterised by way of a force to control and have an effect on others, a need to win arguments, a want to persuade and be successful. This idea become applicable to the observe in that, youth living with disability taking part in income producing activities can be driven via the need for success, to provide a better lifestyles for their families and subsequently might be involved in profits producing

initiatives. Social reputation is extra often than now not characterized by way of earnings tiers.

The need for power as characterized through the idea will drive youth living with incapacity to be concerned in income creating activities. Younger entrepreneurs will set mild realistic and viable desires for them, they take calculated dangers, they choose situations in which they are able to take personal duty for solving troubles, they want concrete comments on how well they are doing and have a need for success that exists not simply for the sake of financial rewards or social recognition but alternatively private accomplishment is intrinsically greater satisfying to them. The study was based on the premise that improving cultural environment can enable entrepreneurs living with physical disabilities improve their entrepreneurial ventures.

### **2.6.3 Social Network Theory**

The Social Network Theory as proposed by using Stanley Milgram (1960) offers a reason behind how random people are linked. It's useful within the study of massive groups and understanding how their individuals relate to others inside the organization. Entrepreneurs are embedded in a larger social network shape that constitutes a good sized share in their opportunity structure (Clausen, 2006). Shane and Eckhardt (2003) says “an individual may additionally have the capability to understand that a given entrepreneurial possibility exist, but would possibly lack the social connections to convert the possibility into an enterprise startup. It's much thought that access to a bigger social network might help triumph over this trouble”. In a comparable vein, Reynolds (1991) cited social network in his four stages within the sociological concept.

The literature in this concept shows that stronger social ties to resource companies facilitate the purchase of resources and enhance the chance of possibility exploitation (Aldrich & Zimmers, 1986). Different researchers have cautioned that it is critical for rising founders to have access to entrepreneurs of their social community, because the competence those persons have represents a sort of cultural capital that upcoming ventures can draw upon a good way to come across opportunities (Aldrich & Cliff, 2003; Gartner *et al.*, 2004; Kim *et al.*, 2003). Whilst a change is initiated at the node

level, the variation moves first from the node, along its ties to the diverse connected relationships, earlier than being pushed out to additional nodes and their relationships, creating a change throughout the entire social network.

This principle is relevant to this study due to the fact that a small exchange in one place will have a huge effect inside the universal community. In essence, the observable benefits of entrepreneurship through youth living with incapacity will be reflected within the vicinity and extra individuals.

## **2.7 Conceptual Framework**

A conceptual framework is a short clarification of the relationships between the variables identified for study in the statement of problem, objectives and research questions. In these studies, the conceptual framework can be the concise description of the phenomenon under study accompanied by using visible depiction of the variables below observe (Mugenda & Mugenda 2008). The figure underneath is the diagrammatic illustration of the relationship among the dependent and independent variables. The arrows indicate the course of influence and accordingly displaying the independent variables influence on dependent variables and. It is evident from the literature evaluation that the overall performance and growth of income generating enterprises is influenced through various independent variables such as socio demographic characteristics of entrepreneurs, entrepreneurial education and availability of capital (credit and finance) as illustrated in Figure 2.1.

Independent variables

Dependent variables

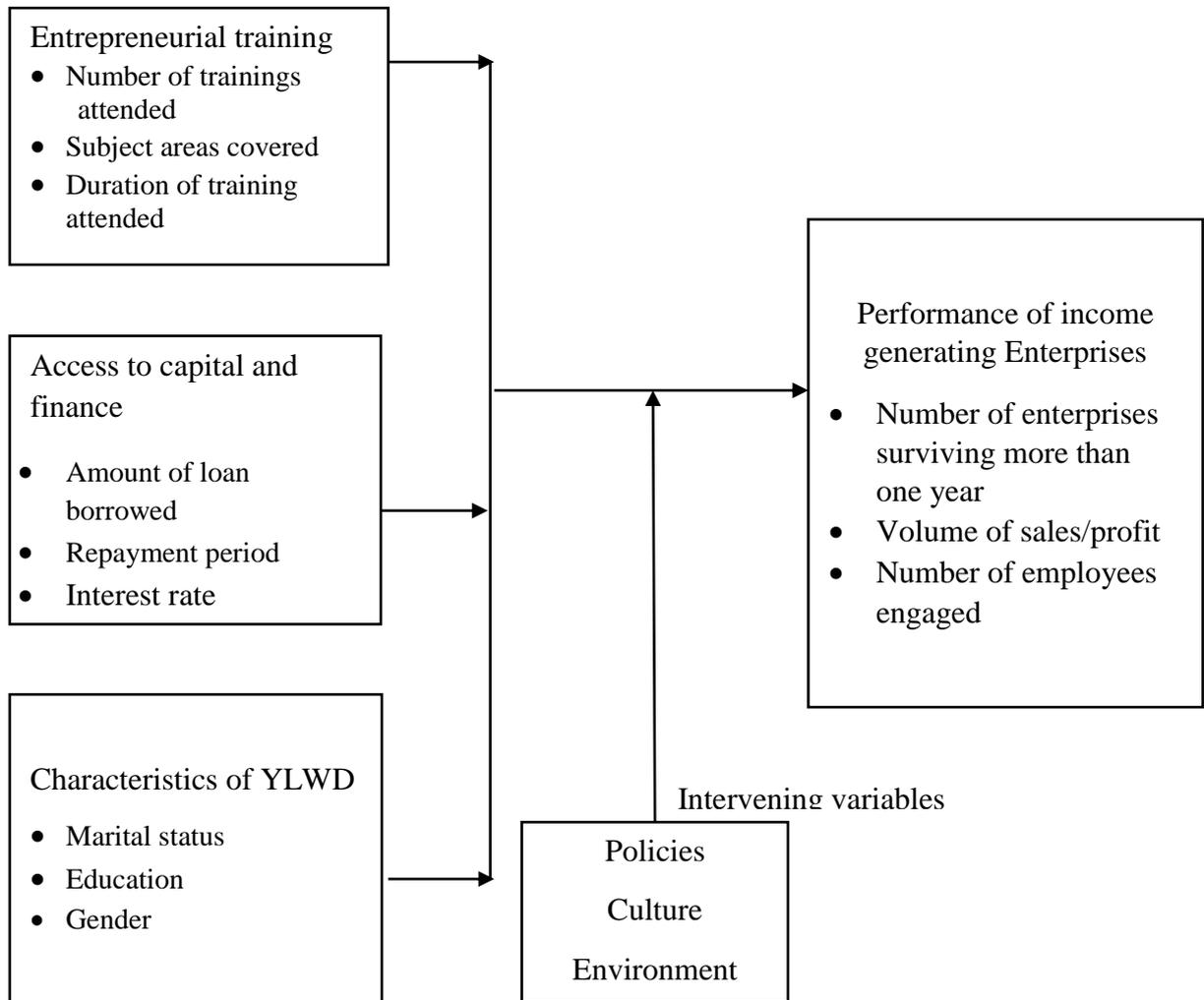


Figure 2.1: Conceptual Framework showing Independent and Dependent Variables

Generally growth is measured by among others, the amount of sales and by the amount of personnel or a number of persons benefiting from the income generating activity. High growth is judged with increased sales and poor growth by low sales. The demographic characteristics of people such as age, faith, gender, experience, background and education have been highlighted as playing a role or shaping their behaviors towards entrepreneurship and business performance. Business training sharpens and improves the entrepreneur perceptions to be able to initiate enterprise creation, undertake risk and manage resources/business to a level of self-sustenance. Absence of preparing of business people hinders ability advancement. Limited skills

and use of appropriate technology has resulted in noncompetitive and low quality product, limited variety and high cost of production for IGAs.

Working capital is the most common constraint identified by most entrepreneurs of existing business enterprises. To access capital, entrepreneurs often borrow from informal financial sources such as acquaintances or families or local money lenders who charge very high interest and this hinder their growth. Unfavorable government policies and regulation have adverse impacts on the businesses. Such policies have either denied or offered small business a chance to compete or an equal footing with well-established business.

## **2.8 Summary of the Literature**

Numerous research has been performed regionally and internationally reviewing income generating enterprises. Most of the study concentrated on enterprises in the cities and urban centers. They also concentrate on their study areas based on their own objectives. There may be shortage of literature concerning youth entrepreneurs living with disability. Thus, the study shape on the limited writings on aspects that influence the performance of persons with disability in income generating enterprises in Chuka Igambang'ombe Sub-County since comparable studies concentrated on the challenges encountered by other groups of entrepreneurs. The limited unavailability of dependable and effective data continues to be one of the key impediments in understanding income generating enterprises engaged in by youth living with disability in Chuka Igambang'ombe Sub-County. This study resolve to build on the local existing statistics

## **CHAPTER THREE**

### **RESEARCH METHODOLOGY**

#### **3.1 Study Area**

The study was carried out in Chuka/Igambang'ombe Sub-County (Appendix 1) which is one of the constituencies in Tharaka Nithi County. The Sub-County population is 61 out of 290 constituencies with a population of approximately 128,110 peoples in line with the 2009 census. It has an area of 281. 4 square kilometers. The following are the wards in this Sub-County; Mariani, Karingani, Magumoni, Mugwe, Igambang'ombe. 13. 6% percent of the population is below 5 years old whilst 5. 2% of the populace is aged 64 years and above. The labour force (15-64 years) is 50% of the population. The important t economic activities revolve round crop farming. Coffee, tea and horticultural plants are the essential produce. Poverty charge stands at 48. 7% of the population.

#### **3.2 Research Design**

This study used descriptive survey research design. Descriptive survey is a technique of accumulating facts through interviewing or administering a questionnaire to a sample of people. The study adopted this method due to the fact that it allowed gathering of the information, summarizing, providing and decoding the statistics in a clear manner. In agreement with Robson (2002), the goal of descriptive research design is to show a correct profile of a person's situations or events.

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

According to Mugenda and Mugenda (2003) population is described as the complete set of appropriate units of analysis, or data, that's of interest to the researcher. This study targeted the 76 YLWD who own income generating enterprises in Chuka/Igambang'ombe Sub-County in Tharaka Nithi County, which were registered with the Chuka Municipal council by December, 2017 (CMC, 2017). Because the number was not big, the researcher decided to do a census study instead of a sample study.

### **3.4 Data Collection Instruments**

Primary data was collected from the YLWD who own income generating enterprises. This was done using well-structured, self-administered questionnaire aimed at capturing the various variables under the study. In a self-managed survey the respondents have the benefit of posing the questioner to explain an inquiry while it isn't obvious to them, as encouraged by way of Chandran (2004). The questionnaire was divided in to various sections based, entrepreneur characteristics, and entrepreneurial training and credit access and performance variables of the study. The questions were aggregate of open ended and multiple choice questions organized in a simple format that made it easy for the respondents to understand with minimum effort.

### **3.5 Validity of the Research Instrument**

Content validity of the questionnaire was established to guarantee that there was adequate coverage of the variables and that it reflects the content of the concepts. The researcher went through the questionnaire to examine whether each measurement question in the questionnaire is crucial, useful but not essential or not vital, as endorsed by Saunders *et al.* (2009). Two experts within the area of study were given research instruments to evaluate the relevance of each item in the instrument based on the objectives of the research. The questionnaires were be given to the supervisor to ascertain their appropriateness.

A pilot study was done by administering the research instrument to a given sample exceptional from the selected sample size to perceive flaws and ambiguities and make development to the research instruments. Piloting of the study was carried out on 12 (twelve) youth living with disabilities owned enterprises randomly sampled in nearby Maara Sub-County. Answers after the interview addressed any ambiguities and clarified all assumptions. The purpose of pilot testing was to guarantee reliability of the study as well as to Set up the accuracy and appropriateness of the study design and instrumentation and to provide proxy data for selection of a probability sample as commended by Cooper and Schindler (2006).

### **3.6 Reliability of the Research Instruments**

Reliability is a degree of the consistency of the results from a test. It measures the steadiness of the research instruments throughout two or extra attempts. Reliability is a degree of the degree to which research instruments yield consistent consequences or results after repeated trials (Mugenda and Mugenda, 2003). The data values amassed become operationalized and the numerical scores had been split into two using ‘old number versus even number items’ technique to get sets of values so as to be correlated the use of spearman’s correlation coefficient to calculate the coefficient of courting. A correlation coefficient above 0.75 is sufficient for those questionnaires to have high reliability (Kasomo, 2006).

### **3.7 Data Collection Procedures**

Primary data was collected from the youth living with physical disability running Income generating enterprises that are based in Chuka/Igambang’ombe Sub-County under each of the 5 (five) wards. This was done through the use of a well-structured, self-administered questionnaire (Appendix 2) aimed at capturing the various variables under the study. In a self-administered questionnaire the respondents have the advantage of asking the interviewer to make clear a question whilst not clean to them, as advocated by (Chandran, 2004).

### **3.8 Data Analysis**

Data Analysis involves uncovering underlying structures; extracting important variables, detecting anomalies and testing any assumptions as well as scrutinizing the acquired information and making inference. The data collected was coded and organized into different categories, and analyzed using Statistical Package for Social Sciences (SPSS). Descriptive statistics which include frequencies, measures of central tendencies and dispersion were used to analyze the findings. Qualitative data was summarized and common themes captured and presented in frequency and distribution tables. Inferential statistics involved fitting logistical regression method to explain the relationship between the dependent and independent variables. The result was presented in terms of tables for easier understanding and interpretation (Table 1).

Table 1: Summary of Data Analysis

Objective	Independent Variable.	Dependent Indicators	Tools of Analysis	Type of Analysis
Influence of entrepreneurship training on the performance of IGEs owned by YLWD owned in Chuka Igambang'ombe Sub-County	Entrepreneurship Training	Performance of YLWD owned enterprises	Logistical regression method	Descriptive statistics
To establish how access to credit influences the performance of IGEs owned by YLWD owned in Chuka Igambang'ombe Sub-County	Access to credit.	Performance of YLWD owned enterprises	Logistical regression method	Descriptive statistics
To determine the influence of characteristics of YLWD on performance of their IGEs in Chuka Igambang'ombe Sub-County	Entrepreneur characteristics	Performance of YLWD owned enterprises	Logistical regression method	Descriptive statistics

### 3.9 Ethical consideration

A recommendation letter from Chuka University, research permit from the National Council of Science and Technology (NACOSTI) (Appendix 4) and copies of an introduction letter to relevant community leaders were obtained. The research assistants was trained on how to administer the questionnaires and then proceeded to the field to administer the questionnaires under the close supervision. Permission was granted from the Deputy County Commissioner of Chuka/Igambang'ombe sub County. The confidentiality of the respondents w was kept up particularly on the data got obtained from the questionnaires. The names of the respondents did not show up on the instruments. The approval of the respondents was sought after identification before administering the questionnaires or conducting interviews. The purpose of the study was disclosed t to the respondents before administering the questionnaires.

## CHAPTER FOUR

### RESULTS AND DISCUSSION

#### 4.1 Introduction

This chapter contains presentation, interpretation and discussion of the findings. Data was interpreted as per the research objective. The data was interpreted according to the research objectives. The analysis was prepared through descriptive and inferential statistics. Questionnaires were issued to respondents of the study and upon return, the response rate was 90%. This was above adequate limit of 70 % (Mugenda, 2003).

#### 4.2 Entrepreneurship Training and Performance

The study determined the influence of entrepreneurial training on performance of income generating enterprises owned by youth living with disabilities in Chuka/Igambang'ombe Sub-County. In this regard, information was gathered in relation to entrepreneurship training. The study determined whether the respondents had attended any entrepreneurship training since they started their business (Table 2).

Table 2: Respondents Attendance of Entrepreneurship Training

Respondent attending entrepreneurship training	Frequency	Percentage
Yes	35	51.5
No	33	48.5
Total	68	100.0

The results showed that 35 (52%) had attended training while 33 (49%) had not attended any training since they started their business This indicates that half of the youth had attended entrepreneurship training while the other half had not attended any entrepreneurship training. The success in business entrepreneurship may probable be dependent on the level of exposure and therefore there may be need for starters in business to be inducted on business ideas and their sustainability. These findings are in line with those of Mladenov (2016) who stated that economic growth heavily relies on entrepreneurship as a driving force and entrepreneurship education and training in particular can open major access routes to prosperity. Maziriri & Madinga (2016) also confirm that skills training and business education have a positive effect on enterprise performance.

#### 4.2.1 Influence of Entrepreneurship Training on Performance of YLWD Income Generating Enterprises

To gain further insight into the relationship between Entrepreneurship Training and performance of YLWD Income Generating enterprises, a likert scale was used with statements on the two variables. A rating of “Strongly Agree” had a score of 5 assigned to it, “Agree” had a score of 4 assigned to it, “Neutral” had a score of 3 assigned to it, “Disagree” had a score of 2 assigned to it and “Strongly Disagree” had a score of 1 assigned to it. The results showed that the greatest percentage of respondents strongly agreed and agreed that increasing number of entrepreneurship trainings improves performance of youth owned IGAs and that the number of topics covered influence the performance of the youth owned IGAs. Results also indicated that lack of Entrepreneurship training affects performance of youth owned Income generating enterprises and that attending entrepreneurship trainings has improved performance of the enterprise (Table 3).

Table 3: Entrepreneurship Training on performance of YLWD Income Generating Enterprises

Variable	5- SA		4- A		3- N		2- DA		1- SDA	
Increasing number of entrepreneurship trainings improves performance	23	33.8%	28	41.2%	6	8.8%	8	11.8%	5	7.4%
Number of topics covered influence the performance	20	29.4%	17	25%	8	11.8%	12	17.6%	11	16.2%
Increasing number of entrepreneurship trainings improves performance	26	38.2%	22	32.4%	11	16.2%	7	10.3%	2	2.9%
Attending entrepreneurship trainings has improved performance	28	41.2%	17	25%	10	14.7%	7	10.3%	8	11.8%

According to results in Table 3, it can be assumed that entrepreneurship training influence performance of income generating projects in a positive way. These results

agrees with Charney and Liebecap (2000) who uncovered that business training produces independent ambitious people, produces fruitful business and industry pioneers, improves an alumni's capacity to make riches and produces bosses of development. As indicated by Viriri and Makurumidze (2014) disabled business people need preparing as far as field-tested strategy arrangement, key arranging, basic leadership, exchange, valuing, showcase entrance, association and the board, the board of the workforce, and treatment of income among different issues.

#### 4.2.2 Logistic Regression Model for Entrepreneurship Training and Performance of Youth Living with Disability owned Enterprises

The logistic regression model was used to investigate whether entrepreneurship training is a predictor of performance of youth living with disability owned enterprises. The model summary is presented in Table 4.

Table 4: Logistic Model for Relationship between Entrepreneurship Training and Performance of Youth Living with Disability owned Enterprises

	Estimate	Std. Error	Z –value	Pr(> z )
Intercept	-2.049	2.136	1.262	0.036
Training 2	-2.049	4.739	0.269	0.027
Duration 2	6.154	1.193	3.365	0.000
Duration 3	4.638	8.208	2.712	0.006
Duration 4	7.706	4.739	1.624	0.010

For the fitted logistic regression model, the dependent variable was performance of the enterprise which was measured using the average profit. The dependent variable had two categories (profit of less than 20,000 and profit of 20,000 or more). The independent variables were; whether a person had been trained or not and the duration of the training. The duration of the training had four categories less than 1 week, 1 – 2 weeks, 3 – 4 weeks and more than 4 weeks.

In the fitting of the model, a person being trained and a training duration of less than 1 year were used as the reference levels. The results indicate that a person being trained and the duration of the training were significant predictors ( $p$ -value < 0.05) of performance of the enterprises at 5% level of significance. The results also indicate that a person who had not received trained was less likely to make better profits than a person who had received training. A person who had received training of 1 – 2 weeks

was more likely to make better profits than a person who had received training of less than a week. Similarly, a person who had received training for 3-4 weeks or more than 4 weeks was more likely to make better profits than a person who had received training for less than a year. It can therefore be deduced that entrepreneurship training is a significant predictor of performance of youth living with disability owned enterprises. These findings concur to results from other studies in literature. For instance, School (2006) recommended that enterprise training is important in helping the youth to improve their businesses.

#### **4.3 Access to Credit Facilities and Influence on performance of YLWD owned Income enterprises Chuka/Igambang’ombe Sub-County, Tharaka Nithi County.**

The study also established how access to credit facilities influences performance of Income Generating Enterprises owned by youth living with disabilities in Chuka/Igambang’ombe Sub-County. Information was gathered from the respondents in regard to access to credit.

##### **4.3.1 Borrowing Loan by YLWD in Chuka/Igambang’ombe Sub-County.**

The respondents were asked on whether they had borrowed any loan since they started their business. The results showed that most of the respondents at 62 (91%) had borrowed loan since they started their business while 6 (8.8%) had not borrowed any loan (Table 5).

Table 5: Borrowing Loan

Any loan borrowed	Frequency	Percent
Yes	62	91.2
No	6	8.8
Total	68	100.0

This means that most of youth living with Disability accessed loans probably because of limited personal financial resources. The findings goes in line with those of Boylan and Burchardt (2002) and Foster(2010) who stated that people living with disabilities regularly experience troubles financing new start-ups because of restricted individual money related assets (investment funds, home possession), which, thusly, are somewhat because of poor instruction, lower business rates and the convergence of

debilitated workers in low-paid occupations; poor credit score after long haul advantage receipt; lack of engagement/segregation with respect to banks; absence of open data on wellsprings of awards and advances. Viriri and Makurumidze (2014) additionally underscored that entrance to capital and absence of clients as the two noteworthy hindrances to independent work by individuals with handicaps.

### 4.3.2 Average amount of the Loan Borrowed

The respondents were asked on the average loan obtained from the financial institutions. The finding revealed that 14 (21%) respondents obtained an average loan of up to Ksh 50,000, twenty eight (41.2%) obtained Ksh 50,001 to 100,000, thirteen (19%) obtained 100,001 to 150,000 and 7 (10%) obtained a loan above Ksh 150,000 (Table 6).

Table 6: Average of the Loan Obtained

Amount of loan borrowed	Frequency	Percentage
Upto ksh.50,000	14	20.6
Ksh.50,001 to 100,000	28	41.2
Ksh.100,001 to 150,000	13	19.1
Above ksh.150,000	7	10.3
Total	62	91.2

The results indicate that majority of youths living with disability have had an opportunity to access some credit facility to support their income generating activities. The results agree with Mwangi (2013) and Handicap International (2006) who stated that micro finance enterprises for instance, seem to be useful for self-employment in many cases even for disabled people. Therefore it is possible that microcredit, savings, insurance even credit plus approach could create a huge impact on the lives of the disabled people. Prior research by Maziriri *et al.* (2017), Maziriri and Madinga (2016) and Mohammed and Jamil (2015) found out that access to capital is a collective challenge faced by entrepreneurs living with disabilities in setting up their businesses. Business people living with insufficiencies regularly face trouble in financing their new businesses as they have deficient individual assets that are generally restricted to family, companions and individual assets.

### 4.3.3 Use of the Loan Obtained

Information was obtained from the respondents who had borrowed loans on how they utilized the loan they obtained from financial institutions. The results, showed that 35 (56.5%) of the respondents used the loan obtained to start a business while 27 (43.5%) used the funds to expand their business (Table 7).

Table 7: Use of the Loan Obtained

Use of loan	Frequency	Percentage
Start a business	35	51.5
Expand business	27	39.7
Total	62	91.2

According to the results, it could be assumed that startup capital is a challenge to YLWD. These findings are in line with Maziriri (2018), who stated that access to startup capital is a common challenge among most young entrepreneurs.

### 4.3.4 Challenges Experienced when Access Credit

Information on the challenges experienced by the respondents when trying to access credit was also obtained. It was observed that 27 (40%) of the respondents experienced high interest rates and charges, 7 (10.3%) experienced short payment period and 28 (41%) experienced collateral challenges (Table 8). This probably implies that majority of the YLWD who visit credit institutions may not have the capacity to access credit due to high interest rate charged. The findings also indicate that most of the youth living with disability are incapable to access credit because they lack collateral.

Table 8: Challenges faced in accessing credit

Challenges faced in accessing credit	Frequency	Percentage
High interest rates	27	39.7
Short repayment Period	7	10.3
Lack of collateral	28	41.2
Total	62	91.2

These findings agree with those of Armendariz, and Labie (2011) who stated that though Micro Finance Institutions face numerous challenges to include disabled people in their programme, they should always try to be innovative in designing

programme that support disabled people and come up with a way of implementation. It is possible that providing credit, savings facility, insurance and other innovative ways like credit plus approach, Micro Finance Institutions can contribute to the lives of the disabled people. Market size for disabled people is quite large and Micro Finance Institutions could get ‘win-win’ benefits for their clients and itself. Micro Finance Institutions should try to remove all barriers to provide equal access to disabled people.

#### **4.3.5 Extent to which Credit Facilities Influence Performance of YLWD owned Income enterprises Chuka/Igambang’ombe Sub-County, Tharaka Nithi County.**

The study sought to determine the extent to which credit facilities influenced performance. It was observed that 48 (71%) of the respondents were greatly influenced by credit facilities, while 20 (29%) were not greatly influenced (Table 9). This is an indication that credit facilities play a major role in performance of IGAs owned by YLWD since financial resources are the key when starting a business.

Table 9: Extend of credit access towards performance

Extend of credit access	Frequency	Percentage
Very large extend	48	70.6
Small extend	20	29.4
Total	68	100.0

As indicated by OECD (2011), for youthful entrepreneurs, access to credit is especially troublesome because of their absence of unmistakable resources or guarantee and their higher hazard profiles. Credit requirements for small businesses may likewise be because of dangers emerging from data asymmetries among bank and borrowers and higher exchanges costs. Lenders are not ready to effectively isolate conceivably fruitful organizations from less effective ones and along these lines dependent on this they may give less financing than the borrower needs and furthermore with a higher loan cost presumably as a method for limiting installment disappointment rate.

#### 4.3.6 Logistic Regression Model for Relationship between Access to Credit and Performance of Youth Living with Disability owned Enterprises

Logistic regression model was used to investigate if access to credit was a significant predictor of performance of youth living with disability owned enterprises. The model summary is presented in Table 10.

Table 10: Logistic Regression on Access to Credit and Performance of Youth Living with Disability owned Enterprises

	Estimate	Std. Error	Z –value	Pr(> z )
Intercept	19.152	9.159	1.019	0.038
Loan 2	-1.054	2.404	5.181	2.20E-07
Loan Borrowed 2	20.205	6.815	2.671	0.007
Loan Borrowed 3	39.564	5.781	1.868	0.011
Loan Use	20.205	6.815	4.253	2.10E-05

The dependent variable for this model was performance of the enterprise which was measured using the average profit which had two categories (profit of less than 20,000 and profit of 20,000 or more). The independent variables were; whether a person had acquired a loan or not, the amount of loan borrowed and the purpose of the loan. The amount of loan borrowed had 3 categories (amount of up to 50000, amount of between 50000 – 100000 and amount of above 100000). The purpose of the loan had 2 categories (borrowing to start a business and borrowing to expand a business). The reference levels considered in model fitting were a person having accessed credit, borrowed amount of up to 50,000 and borrowing to start a business.

The results indicated that the predictor variables were significant ( $p - \text{value} < 0.05$ ) in explaining the performance of youth living with disability owned enterprises. The results also showed that a person who had not accessed credit was less likely to make better profits as compared to a person who had accessed credit. The results also showed that a person who had accessed credit of above 50,000 was more likely to make better profits than a person who had accessed credit of less than 50,000. Further, a person who had borrowed a loan to expand a business was more likely to make better profits than a person who had borrowed a start a business. It can therefore be deduced that access to credit is a significant predictor of performance of youth living with disability owned enterprises. This finding concurs with finding of other studies

in literature as shown in section. These finding are in line with Maziriri *et al.* (2017) who stated that access to capital is a common undertaking faced by way of entrepreneurs with disabilities.

#### **4.4 Personal Characteristics and Performance of Income Generating Projects**

The study also established whether personal characteristics influence performance of Income Generating Enterprises owned by youth living with disabilities in Chuka/Igambang’ombe Sub-County. Information was gathered from the respondents in regard to personal characteristics including the gender, age, marital status and level of education

##### **4.4.1 Gender of the Respondents**

The study sought to establish the gender of the respondents. Gender was categorized as male or female and the specific frequency and percentages. The result showed that most of the respondents were male 47 (69%) compared to the female respondents who were 21(30%) (Table 11).

Table 11: Gender of the Respondents in Chuka/Igambang’ombe Sub-County.

Gender of the Respondents	Frequency	Percentage
Male	47	69.1
Female	21	30.9
Total	68	100.0

This indicates that there were more males than females living with disability engaging in Income Generating Enterprises. This could be due to the fact that in Kenya, especially in more rural set ups, men living with disability and those without have reaped more benefits of economic growth since they have been known as the leaders who are increasingly instructed and better prepared, and less troubled with family and family unit duties. The results are in agreement with Reynold *et al.* (2002) who expressed that females have half less plausibility to begin a business as a business visionary contrasted with males.

#### 4.4.2 Age of the Respondents

The results obtained from this study showed that majority of the respondents at 38(55.8%) were aged between 31-35 years, 21(30.8%) were aged between 25-30 and finally 9 (13.2%) were aged between 18-24 years (Table 12). This is indicative of the average age where most youth living with disability are engaged in Income generating Enterprises as 31-35 years.

Table 12: Age of the Respondents in Chuka/Igambang'ombe Sub-County.

Age of the respondent	Frequency	Percentage
18-24	9	13.2
25-30	21	30.8
31-35	38	55.8
Total	68	100.0

This could be accredited to the fact that the age bracket of 31-35 years is more mature and experienced youth tending to have greater perseverance as opposed to those with lesser years. This is in line with Cheston and Kuhn (2002) who found that that found that the age of the entrepreneur has a bearing on the performance of the enterprise as age has a bearing on experience, health and drive of the entrepreneur.

#### 4.4.3 Marital Status of the Respondents

The study established the marital status the respondents. Majority of the respondents were married at 42 (61%), while 19 (28%) single, and 7 (10.3%) were divorced (Table 13).

Table 13: Marital Status of the Respondents in Chuka/Igambang'ombe Sub-County.

Marital status of the respondent	Frequency	Percent
Singe	19	27.9
Married	42	61.8
Divorced/Separated	7	10.3
Total	68	100.0

This shows that more married respondents were involved in Income Generating enterprises. These discoveries are in accordance with those of Wambua and Munyithya (2015) who discovered that marital status was a key determinant of innovative achievement and reasoned that those business people who had numerous

duties had higher odds of enterprising achievement. They discovered that accomplishment of ladies and men business people was influenced by their conjugal status and that wedded business visionaries succeed quicker than single business people.

#### 4.4.4 Level of Education

The study found out the level of education of the respondents. According to the findings of this study, most of the respondents had received some level of education, up to the secondary level 35 (51%) those who had completed tertiary level 13 (19.1%), Primary level 14 (20.5%) and finally 6 (8%) had never attended school (Table 14).

Table 14: Level of Education of the Respondents n Chuka/Igambang’ombe Sub-County.

Level of Education attained	Frequency	Percent
Tertiary level	13	19.1
Secondary level	35	51.5
Primary Level	14	20.5
Never Attended	6	8.8
Total	68	100.0

In this investigation, 70% had an instruction over the basic primary school training which is a significant pointer of the significance laid on instruction as a reason for entrepreneurs. It is conceivable that training arms youngsters with a comprehension of and procurement of a portion of the abilities essential for business enterprise. The results are in line with Olwande and Mathenge (2012) who indicate that education assists in the success of entrepreneurial ventures by enabling the nourishment of competencies such as innovativeness and ability to better utilize market information.

#### 4.4.5 Personal Characteristics and performance of income generating projects

To gain further insight into the relationship between Entrepreneurship characteristics and performance of YLWD Income Generating enterprises, a likert scale was used with statements on the two variables. A rating of “Strongly Agree” had a score of 5 assigned to it, “Agree” had a score of 4 assigned to it, “Neutral” had a score of 3 assigned to it, “Disagree” had a score of 2 assigned to it and “Strongly Disagree” had

a score of 1 assigned to it. The result showed that the greatest percentage of respondents strongly agreed or agreed.

Table 15: Personal Characteristics and performance of income generating projects

Variable	5- SA		4-a		3-N		2-D		1- SD	
Because of my marital status, I am able to perform better in my enterprise	13	22.1%	11	29.4%	15	19.1	20	16.1%	9	13.2%
My level of education determines the performance of my enterprise	18	26.5%	28	41.2%	12	17.6%	6	8.8%	4	5.9%
Because of my gender, I am able to perform better	11	25%	19	27.9%	16	23.5%	17	16.2%	5	7.4%

SA= Strongly Agree, A = Agree, NS= Not sure, D = Disagree, SA = Strongly Disagree

The findings of this study indicates that Entrepreneur characteristics such marital status, education level and gender influenced performance of performance of income generating enterprises. The results obtained in this study are in line with those of other scholars. Farr-Wharton and Brunetto (2009) who stated that in most beliefs, women are commonly only involved in domestic doings and their self- engagement is downcast. According to Agenor (2013), getting right of entry to credit score offers the wished opportunity for entrepreneurs to start businesses, however, females face impressive obstruction as far as restricted access to money related assets and an absence of earlier enterprising competency. Remi-Alarape *et al.* (2009) expressed that there is a positive connection among credit and opportunity decision for women business visionaries, credit was found to have constructive outcome on open doors for ladies. In Kenya, the government 2005 MSE Sessional Paper perceives absence of access to credit as a noteworthy imperative restraining the development of the

miniaturized scale and little scale enterprise and all the more so for female business people (GOK, 2005). Different studies which have considered the impact of sexual orientation on the advancement of enterprising abilities additionally concur with the discoveries. As per Akinyemi (2016), in numerous African social orders, conventional male centric sexual orientation jobs overwhelm society, essentially affecting the manner by which the two people take an interest in the formal and casual markets. The men get the chance to decide family assignments and duties, the quantity of youngsters in the family, and who will work, where they will work, and when they will get the chance to work. Since men are put in places of authority and power, numerous assets and openings are naturally given to them (Aramoon, 2009)

Inside the majority of Africa, it is regular for men, and just men, to approach land rights. This permits them the chance to buy land and use it as they see fit. Since ladies don't approach land rights they are not ready to exploit the financial open doors associated with such rights (Mbugua *et al.*,2014).The outcome additionally goes in accordance with Türetgen *et al.* (2008) who contended that in various societies the disparities in the sex exist in a wide range of structures. Grilo and Thurik, (2005) and Verheul *et al.* (2004) in their examinations had confidence in greater commitment of guys in preferable routes in business over females. So also, different investigations have portrayed sexual orientation as a significant indicator of innovative conduct and uncovered that guys have a greater number of aims towards business than females (Wilson *et al.*, 2007; Davidsson, 1995; Tkachev and Kolvereid, 1999). As indicated by Raposo *et al.* (2008), numerous women need monetary and individual autonomy, yet are less skilled and sure to maintain a business.

Reynold *et al.* (2002) expressed that females have half less plausibility to begin a business as a business visionary contrasted with men. Then again, the females of creating nations battle more to include in business since they need to improve their family's life norms which is preposterous while doing low level employments. That is the reason ladies are eager to act naturally utilized (Van der Kuip and Verheul, 2004).

Training is generally seen as a venture for what's to come. There is copious proof in consistently life and logical writing for the way that the obtaining of instruction

improves the future profit and generally achievement of people (Angrist and Krueger, 1999). Boylan and Burchardt (2003) likewise found that individuals who have been impaired since early on may include officially experienced weakness inside the training framework because of absence of access to offices and the full educational program. Such individuals will along these lines have lower instructive capabilities by and large and subsequently are impeded in the work advertise. Because of these results, their failure to verify or hold occupations may push them towards independent work as the main work advertise alternative.

Olwande and Mathenge (2012) showed that, education level aids the accomplishment of innovative endeavors by empowering the sustenance of skills such as innovativeness and capacity to all the more likely use advertise information. However, since most business persons, had accomplished auxiliary education level, enhanced with preparing, without having the option to continue to college, this may suggest that a great many people with this degree of training neglected to discover work in the formal part, and hence turned to Income Generating Enterprises.

The outcomes demonstrate that a huge number of entrepreneurs were married. This most likely infers that the bigger number of married youth living with inability were quick to participate in Income Generating ventures with an end goal to gain a pay and bolster their families. These discoveries are in accordance with those of Wambua and Munyithya (2015) who discovered that marital status was a key determinant of innovative achievement and reasoned that those business people who had numerous duties had higher odds of enterprising achievement. They discovered that accomplishment of ladies and men business people was influenced by their conjugal status and that wedded business visionaries succeed quicker than single business people. What's more, those business owners with a bigger number of children will in general buckle down than those with just a single child, that business people from polygamist foundation battle to develop in their business than those from monogamist foundation, that separated and bereft business visionaries are additionally effective business people.

Wambua and Munyithya (2015), likewise expressed that having a family and obligation regarding children, influences the male and the female business enterprise

penchant in an unexpected way. For men, it might involve a huge ascent in business enterprise to give to their families while to ladies, it involves a negative impact. This might be especially significant when enterprise requires long working hours.

These discoveries are in accordance with those of Moore *et al.* (2008) who announced that nations that have more people between the age gathering of 25-44 years of age have more new businesses and these new companies have demonstrated to be fruitful because of their age as this age section is considered as the most innovatively dynamic age which contributes decidedly to the exhibition of endeavors. Business victories might be subject to financial factors, for example, instruction, abilities, and preparing. This additionally agrees with the normal for age as per the Kenya Micro, Small and Medium Enterprises Survey 2016 (KNBS, 2016), that found that the age of the business visionary has a course on the exhibition of the venture as age has a direction on experience, wellbeing and drive of the business visionary. Despite that some studies found no significant difference in personal characteristics and performance of enterprises owned by YLWD, evidence from this study suggests that personal characteristics enhances performance of income generating enterprises owned by YLWD.

#### **4.4.6 Logistic Regression for Relationship between Personal Characteristics and Performance of Youth Living with Disability owned Enterprises**

Logistic regression model was also used to investigate inferentially whether personal characteristics had a significant effect on performance of youth living with disability owned enterprises. The model summary is presented in Table 16.

Table 16: Logistic Regression for Personal Characteristics and Performance of Youth Living with Disability owned Enterprises

	Estimate	Std. Error	Z -value	Pr(> z )
Intercept	-7.731	1.706	0.023	0.022
Education 2	2.163	1.537	0.024	0.024
Education 3	5.194	2.241	0.043	0.017
Education 4	5.074	1.879	0.025	0.023
Marital 2	1.262	2.177	0.023	0.000
Marital 3	2.436	1.055	0.022	0.023
Age 2	4.062	1.089	0.021	0.025
Age 3	5.062	2.926	0.642	0.021
Gender 2	-1.773	1.647	0.741	0.019

The dependent variable was performance of youth living with disability owned enterprises which was measured using the average profit put into 2 levels. The independent variables were education, marital status, age and gender. Education had 4 levels (primary, secondary, tertiary and no education). The no education level was used as the reference level. Marital status had 3 levels (single, married and divorced). Being single was used as the reference level. Age had 3 levels (18-24 years, 25 – 30 years and 31-35 years). The age 18 – 24 years was used as the reference level. Gender had 2 levels (male and female). Being male was used as the reference level.

The results indicated that personal characteristics had a significant effect ( $p - \text{value} < 0.05$ ) on performance of youth living with disability owned enterprises. The results indicated that a person having attained education at any level was more likely to make better profits than a person with no education. A married or a divorced person was more likely to make better profits compared to a person of marital status single. A person having an age of 25 years and above was more likely to make better profits than a person of age 18-24 years. Finally, a female person was less likely to make better profits as compared to a male person. The findings of this study have shown that personal characteristics significantly affect the performance of youth living with disability owned enterprises.

#### **4.5 Performance of Youth Living with Disability owned Enterprises**

This study obtained information on how income generating projects owned by Youth Living with Disability performed in relation to profit and number of years in operation.

##### **4.5.1 Average Profit Obtained in Business**

The study requested the respondents to indicate the average profit of their business per month in the last one year. The findings of this study showed that 48 (71%) of the respondents made an average profit of less than Ksh 20,000 and 20 (29%) stated that they made a profit of 21,000 to 50,000 (Table 13).

Table 17: Average monthly profit

Average monthly profit	Frequency	Percentage
Less than ksh.20,000	48	70.6
Ksh 21,000 to ksh 50,000	20	29.4
Total	68	100.0

This implies that the performance of income generating project was average. Cabanero *et al.* (2011), state MSE firms making accurate sales forecasts and implementing effective pricing policies will notice positive impacts on their sales and profits thus supporting the use of profits to mark performance.

#### 4.5.2 Number of Years in Business Operation

The study requested the respondents to indicate the number of years they have been in business. The findings showed that 13 (19%) respondents they were in business for less than 1 year, 34 (50%) 1-3 years and 21 (31%) above 3 years (Table 14).

Table 18 Number of years in operation

Number of years in operation	Frequency	Percentage
Less than 1 year	13	19.1
1-3 years	34	50.0
Above 3 years	21	30.9
Total	68	100.0

This implies majority of the respondents had some experience in running their enterprise. Some of the core measures of performance are profitability, turnover, market share and growth in the labour force (Moore, 2008).

## CHAPTER FIVE

### SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

#### 5.1. Summary of Findings

Out of the study population of 76 participants, 68 respondents filled in and submitted the questionnaires making a response rate of 80% respectively. This implied that return rate was appropriate for data analysis.

The study findings indicated that 35 (52%) had attended training while 33 (49%) had not attended any training since they started their business. This implies that nearly half of the youth had attended entrepreneurship training while the other had not attended any training. The result also showed that 75% of the respondents indicated that increasing number of entrepreneurship trainings improves performance of YLWD owned income generating Enterprises, 54.4% indicates that the subject area covered influence the performance their Enterprises, 70.6% of the respondents stated increasing number of entrepreneurship trainings improves performance of their Enterprises and finally 66.2% stated that attending entrepreneurship trainings has improved performance of their enterprises. This shows that entrepreneurship training has a positive influence on performance of YLWD owned income generating enterprises. Therefore, provision of entrepreneurship training to entrepreneurs living with disabilities is very important to improve performance of their enterprises as revealed by the findings of the study that there was relationship between entrepreneurship training and performance youth's businesses

The study also revealed that majority of the respondents 62(91%) have borrowed loan since they started their business while 6 (8.8%) had not borrowed any loan. This means that most of youth living with Disability had accessed loans to start and expand their enterprises. The finding revealed that 14 (21%) respondents obtained an average loan of up to Ksh 50,000, twenty eight (41.2%) obtained Ksh 50,001 to 100,000, thirteen (19%) obtained 100,001 to 150,000 and 7 (10%) obtained a loan above Ksh 150,000 (Table 8). This shows that majority of youths living with disability had limited personal financial resources and support from their families.

Most respondents had borrowed amount between ksh. 50,000 to Kshs 100,000. It was observed that 35 (52%) of the respondents stated that they used the loan to start their business, 27 (40%) expand their business. This implies the loan that is given to youth is utilized in good way which helps them to grow their business. The study sought to find out the rate at which the respondents experienced the challenges when trying to access credit. The result showed that 27 (40%) of the respondents experience High rates of Interests Charges, 7 (10.3%) experienced short payment period and 28 (41%) experience collateral challenges. It was observed that 48 (71%) of the participants stated that Credit facilities influenced at very extend while 20 (29%) stated small extend. This indicates that Credit facilities play a major role in success of youth living with disabilities enterprise, however, they face obstacles while trying to access credit. Although most respondent had access to some funding, there were hindrances in accessing credit due to high interest rate, short repayment period, and lack of collaterals which influence respondents the respondent's access to credit.

The results also showed that majority of the respondents were male 47 (69%) compared to the female respondents 21 (30%). This could be due to the fact that in Kenya, men have been known as the decision makers who are more educated and better trained, and less burdened with family and household responsibilities. The findings showed majority of the respondents 38 (55.8%) were aged between 18-24 years, 21 (30.8%) were of age 25-30 and finally 9 (13.2%) were aged between 31-35 years. This could be attributed to the fact that the age bracket of 31-35 years is more mature and experienced youth tending to have greater perseverance as opposed to those with lesser years. According to the findings gathered, most of the respondents had received education, up to the secondary level 35 (51%) those who had completed tertiary level 27 (39%) and finally 6 (8%) had never attended school. This indicates that education helped in changing attitudes and creation of entrepreneurship culture.

The findings showed that 51.5% of the respondents indicated that because of their marital status there are able to perform better in their business, 67.7% of the respondents indicated that their level of education level of education determined the performance of their business and finally 52.9% stated that because of their gender there are able to perform better. As per the findings, Entrepreneur characteristics such

(marital status, education level and gender) influenced performance of income generating projects.

It was observed that majority of the respondents 41 (60%) had never recruited anyone when starting business while 27 (40%) has 1 to 5 employees. This shows that majority of their businesses has not grown to that extent that they might have required additional employees. The study showed that 48 (71%) made an average profit of less than Ksh 20,000 and 20 (29%) stated that they made a profit of 21,000 to 50,000. The findings showed that 13 (19%) respondents they were in business for less than 1 year, 34 (50%) 1-3 years and 21 (31%) above 3 years. This implies majority if the respondents face challenges in trying to sustain their enterprises past three years.

The study found out that Entrepreneurship Training influences Performance of Youth Living with Disability owned Enterprises positively and significantly. This indicates that there significant relationship between Entrepreneurship Training and Performance of Youth Living with Disability owned Enterprises.

The study also found out that access credit influences Performance of Youth Living with Disability owned Enterprises. This shows that there significant relationship between Access Credit and Performance of Youth Living with Disability owned Enterprises.

The findings indicated that there was a significant relationship between Access Credit and Performance of Youth Living with Disability owned Enterprises.

## **5.1 Conclusions**

From the findings of the study, the following conclusions were drawn:

The study established that there was relationship between entrepreneurship training and success of the Enterprises owned by Youth Living with Disability. Thus, there is need to promote the youth entrepreneurship training. Exceptional necessities of the youth living with disability should be factored out when government strategies on economic activities are being made in order to comprehend the full potential of enterprises for YLWD as an equal employment contributor in the economy.

The study found out that most of youth living with Disability accessed loans implying they needed capital to start their business. High interest rate, short repayment period and lack of collateral are the major hindrances to credit access. Credit schemes should be designed in manner to help Youth Living with disabilities to overcome the numerous challenges they face such as high interest rate, short repayment period and lack of collateral.

It can also be concluded that personal characteristics such marital status, education level and gender influenced performance of income generating enterprise. These factors should therefore be put into consideration when designing programmes tailored to youth entrepreneurs living with disabilities.

## **5.2 Recommendations**

Based on the findings of this study, the researcher came up with several recommendations to promote the performance of enterprises owned by youth living with disability.

- i. Entrepreneurship training programmes should be personalized in a way that can arm the youth living with disability with skills to run their own enterprises. It is therefore also recommended that entrepreneurship training be encouraged from primary school levels so that the children grow with the boldness that they can be businesspersons. Parents or guardians ought to likewise energize and indicate to children the significance of business enterprise since the beginning.
- ii. Credit institutions should restructure their programmes to overcome the weaknesses that hinder their effectiveness. The barriers faced by the youth

living with disability when accessing credit on individual basis from these financial institutions should be addressed.

- iii. It is recommended that more entrepreneurial programs, workshops and women affirmative actions be supported to ensure equitable distribution of knowledge among young women living with disabilities.

### **5.3 Suggestions for Further Research**

This study proposes the following areas for further study;

- i. An assessment of the effectiveness of governments sponsored credit programmes for youth living with disabilities run enterprises towards promotion of YLWD business.
- ii. An examination of the effect of market accessibility on the performance of enterprises owned by youth living with disabilities.
- iii. Other factors that can be explored, such as lack of infrastructure, climate change and government support could also have a significant influence on the performance of youth living with disabilities owned enterprises.

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**Appendix 2: Questionnaire for Youth living with disability who own income  
generating activities**

**INSTRUCTIONS:** Please fill the following questions by ticking in the box or filling the blank spaces where applicable.

**SECTION A: Preliminary Data**

1. Location of the Enterprise:.....
2. Please indicate your gender                      Male [  ]                      Female [  ]
3. Please state your Age bracket (years)
4. 18-24 years [  ]                      25-30 years [  ]                      31-35 years [  ]
5. Marital Status
- Single                      [  ]                      Divorced/Separated [  ]
- Widowed                      [  ]                      Married                      [  ]
6. What type of business are you engaged in? .....
- Other (please explain).....

**SECTION B: Influence Of Entrepreneurship Training On Performance Of Youth Living With Disability Owned IGAS.**

7. Have you attended any entrepreneurship training since you started your Income generating enterprises? (Tick appropriately)
- a) Yes [  ]                      b) No [  ]
8. If yes, which area/s were you trained on? (Tick appropriately as many options as possible)
- (a) Business planning [  ]                      (b) Financial management [  ]
- (c) Book keeping [  ]                      (d) Customer relation [  ]
- (e) Marketing [  ]
- (f) Others Specify-----
9. What was the duration of your training? Please tick appropriately
- a. Less than 1 week [  ]
- b. 1 – 2 Weeks [  ]
- c. 3 – 4 Weeks [  ]
- d. More than 4 weeks [  ]





b	My level of education determines the performance of my enterprise					
c	Because of my gender, I am able to perform better					

**SECTION E: Performance of Youth Living With Disability Owned Enterprises.**

19. How many employees did you start your business with?

- i. 1- 5 ( )
- ii. 6-10 ( )
- iii. 11-15 ( )
- iv. more than 15 ( )
- v. None ( )

20. How many employees do you currently have?

- i. 1- 5 ( )
- ii. 6-10 ( )
- iii. 11-15 ( )
- iv. more than 15 ( )
- v. None ( )

21. Please indicate the Average profit of your enterprise per month in the last one year?

- i. Less than ksh 20,000 ( )
- ii. 21,000-50,000 ( )
- iii. 51,000-100,000 ( )
- iv. Above 100,000 ( )

### **Appendix 3: Letter of Transmittal**

Carolyne Mutunga

Chuka University

P.O Box 109

CHUKA

18<sup>th</sup> June, 2018

Dear Respondent.

#### **REF: DATA COLLECTION FOR A STUDY IN CHUKA UNIVERSITY**

I am a student of Masters of Science in Community Development at Chuka University. I am conducting a research on determinants of performance of income generating enterprises for youth with disabilities in Chuka Igambang'ombe sub-county, Tharaka-Nithi County. This research is purely for academic purpose and will not be used whatsoever for any other purpose. The answers you give will be important to my academic study. Please complete the questionnaire provided to the best of your ability following instruction given after each item, and return your completed questionnaire to the researcher. Your help and cooperation will be highly appreciated and the information provided will be treated with strict confidentiality.

Yours Faithfully,

Carolyne Mutunga

## Appendix 4: NACOSTI Research Permit



### NATIONAL COMMISSION FOR SCIENCE, TECHNOLOGY AND INNOVATION

Telephone: 254-20-2212471  
Fax: 254-20-2219420  
Fax: 254-20-418345-18249  
Email: [dg@nacosti.go.ke](mailto:dg@nacosti.go.ke)  
Website: [www.nacosti.go.ke](http://www.nacosti.go.ke)  
When replying please quote

NACOSTI Upper Kabza  
G.T. Wainia Way  
P.O. Box 46021-00100  
NAIROBI-KENYA

REF. NO. **NACOSTI/P/18/78738/26902**

Date: **29<sup>th</sup> November, 2018**

Carolyn Nduge Mutunga  
Chuka University,  
P. O. Box 109-60400  
CHUKA.

#### **RE: RESEARCH AUTHORIZATION**

Following your application for authority to carry out research on *“Factors influencing performance of income generating enterprises owned by Youth Living With Disabilities in Chuka/Igumbung’ombe Constituency”* I am pleased to inform you that you have been authorized to undertake research in **Tharaka Nithi County** for the period ending **28<sup>th</sup> November, 2019**.

You are advised to report to **the County Commissioner and the County Director of Education, Tharaka Nithi County** before embarking on the research project.

Kindly note that, as an applicant who has been licensed under the Science, Technology and Innovation Act, 2013 to conduct research in Kenya, you shall deposit a **copy** of the final research report to the Commission within **one year** of completion. The soft copy of the same should be submitted through the Online Research Information System.

  
**DR. STEPHEN K. KIBIRU, PhD.**  
**FOR: DIRECTOR-GENERAL/CFO**

Copy to:

The County Commissioner  
Tharaka Nithi County.

The County Director of Education  
Tharaka Nithi County.

National Commission for Science, Technology and Innovation (NACOSTI) - Nairobi, Kenya