

**RELATIONSHIP AMONG ENTREPRENEURIAL PROCESSES,
PROCUREMENT AFFIRMATIVE ACTION PRACTICES AND BUSINESS
SUCCESS OF ENTREPRENEURS WITH DISABILITY IN WESTERN KENYA**

BY

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DECLARATION BY THE CANDIDATE

This thesis is my original work and has not been presented for examination in any other University.

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DEDICATION

For Betty Abong'o, David Ojijo and Esther Ojijo

3 Incredible persons in this life

ABSTRACT

Global Network for Entrepreneurs with Disabilities support studies indicating that self-employment as an entrepreneurial activity has nearly twice as many economically engaged people with disability running their own businesses or are self-employed as opposed to self-employment of non-disabled people. According to the Kenyan 2019 census, 2.2% (0.9million people) of Kenyans live with some form of disability. Access to procurement opportunities is an affirmative action practice aimed at empowering youth, women and people living with disabilities by giving them more opportunities to do business with government. Despite these, entrepreneurs with disability are still challenged in terms of personal satisfaction, personal growth and business survival. These are evidenced by disability report in Kenya indicating that 67 percent of disabled populations live in poverty and Access to Government Procurement Opportunities report (2018) revealing dismal growth in that there are only 720 registered businesses owned by people with disability in Kenya. These facts may be attributed to ineffective entrepreneurial processes whose main importance is to create opportunities. Past studies on entrepreneurship have focused on entrepreneurship funding and entrepreneurial culture, but have not considered entrepreneurial processes and procurement affirmative action practices and their effect on business success of entrepreneurs with disability in Western Kenya yet this region has the second lowest number (eight) registered businesses of entrepreneurs with disability. Moreover, past studies have only focused on moderator variables like entrepreneurship passion for inventing, entrepreneurship training, business environment, social networking and religiosity and also treated procurement affirmative action practices as either dependent or independent variables but not moderator. Furthermore, they give mixed results. As such, the effect of procurement affirmative action practices as a moderator remains unknown. The purpose was to analyze the relationship among entrepreneurial processes, procurement affirmative action practices and business success of entrepreneurs with disability in Western Kenya. The specific objectives were to examine the relationship between entrepreneurial processes and business success; determine the relationship between procurement affirmative action practices and business success; investigate moderating effect of procurement affirmative action practices on the relationship between entrepreneurial processes and business success. The study was anchored on Empowerment and Need for Achievement theories and adopted a correlational research design. The target population was 73 registered businesses owned by entrepreneurs with disability in Western Kenya. Census sampling was used. The respondents were 69 business owners, out of which 4 were used for piloting, being 5-10% of the sample size considered as a sufficient representation. Reliability was tested using Cronbach's Alpha coefficient at $\alpha = 0.844$. Primary data were collected using structured questionnaires. Both face and content validity were used. The findings revealed that Entrepreneurial processes statistically significantly contributed to business success ($\beta=.609$, $t(69)=6.285$, $p=.000$) and accounted for 37.1% change in business success ($R^2=0.371$, $F(1,67)=39.496$, $p=.000$), Procurement affirmative action practices contributed statistically significantly to business success ($\beta =.511$, $p=.000$) and accounted for 26.1% change in business success ($R^2=0.261$, $F(1,67)=23.625$, $p=.000$), Moderated regression analysis revealed interactive effect (R^2 =change=0.050, change in $F(1, 65) =5.971$, $p = .017$), which implied that procurement affirmative action practices as a moderator improves business success by 5%. The study concluded that, if more effort is put in entrepreneurial processes and procurement affirmative action practices, it will lead to improved business success and procurement affirmative action practices moderates entrepreneurial-business success relationship. The study recommends the use of composite entrepreneurial processes and for entrepreneurs to enhance procurement practices for persons with disabilities to help them improve on their businesses. The study may inform policy on how entrepreneurial process can be used as a tool for improving access by persons with disabilities to procurement opportunities and how to empower them. The study highlights the applicability of both empowerment and needs theories in a new context and further facilitates creation of knowledge and growth of literature in entrepreneurship.

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LIST ABBREVIATIONS AND ACRONYMS

AGPO	Access to Government Procurement Opportunities
GOK	Government of Kenya
NCPWD	National Council for Persons with Disabilities.
ICT	Information Communication and Technology
LPO	Local Purchase Order
MSEs	Micro and Small Enterprises
PPDA	Public Procurement and Disposal Act
PPOA	Public Procurement Oversight Authority
PWDs	Persons with Disabilities

OPERATIONAL DEFINITION OF TERMS

Access to Government Procurement Opportunities: This refers to the action through which government and procuring entities reach out to its suppliers and the general public in the process of providing public goods and services.

Business Success: is judged by continued business operations/longer business survival and prevention of involuntary exit.

Entrepreneurial Processes: the pursuit of new venture that involves more than just problem solving in a typical management position.

Entrepreneur With Disability: a person in business with a physical, mental, or sensory disability. This may include a visual, hearing, or speech functional disability.

Information: includes documents, rules, regulations and requirements that are provided by a procuring entity to the public through a medium of communication.

Procurement Affirmative Action Practices: Act of favouring those who tend to suffer from discrimination; in the award of contracts for the provision of goods or services

Western Kenya: Area formerly Nyanza and Western Provinces

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CHAPTER ONE

INTRODUCTION

The section presents the background to the study, the concepts of entrepreneurial process, entrepreneurial success and public procurement practices in relation to respective theories, statement of the problem, research objectives, hypotheses, justification for the study and the conceptual framework. It also highlights the context of the study which entails entrepreneurs with disability in Western Kenya.

1.1 Background to the Study

A considerable number of studies in the entrepreneurship field view the concept of success as similar to survival. For example, van Praag (2003) argued that the longer a business can survive and prevent involuntary exit, the more successful it has been. Reijonen & Komppula (2007) provided a more concise definition in relation to survival by defining success as continued business operations, and failure was going out of business. The authors who equate survival with success find support in the dynamic models of industrial organization. Conversely, there are other studies that uphold the view that success and survival are very different concepts and variables such as those related to the entrepreneur or the initial size of the business are associated with these two concepts in different ways (Kalleberg & Leicht, 1991).

Entrepreneurship is described as the pursuit of market opportunities to create future innovative goods and services discovered, evaluated and exploited to extract social and economic value from the environment, ultimately leading to new independent business/venture creation (Shane & Venkataraman, 2001; Dess *et al*, 1999). Entrepreneurship is increasingly recognized as an important driver of economic growth, productivity, innovation and employment. It is also widely accepted as a key aspect of economic dynamism. History shows that economic progress has been statistically significantly advanced by pragmatic people who are entrepreneurial and innovative, able to exploit opportunities and willing to take risks (Hisrich, 2007). The role of entrepreneurship and the entrepreneurial process in economic and social development has however, often been underestimated.

The entrepreneurship process is a course of action that involves all functions, activities and actions associated with identifying and evaluating perceived opportunities and bringing together of resources necessary for the successful formation of a new firm to pursue and seize the said opportunities (Cornwall & Naughton, 2003). Baron (2004) outlines the three stages of the entrepreneurship process as screening ideas for feasibility; assembling needed resources; and actually developing a new business. Bhave (1995) identifies four stages namely identification of opportunity, technology set up, organization creation and the exchange stages. This is supported by Hisrich & Peters (2002) who articulate four stages of the entrepreneurial process namely identifying and evaluating the opportunity; developing the business plan; determining the resources required; and managing the resulting enterprise.

There exist different models of disability which propose different ways of viewing disability. These are the social model, medical model, charity model, and rights-based model (Sue *et al.*, 2003). This research views disability from the perspectives of social model which views disability as a social problem that needs social interventions and solutions. Forber-Pratt and Aragon (2013) wrote ‘The social model of disability posits that disability exists due to society’s failure to remove social, economic, and environmental barriers. Hughes, Goodley, and Davis (2012) state that the practical mission of the social model is ‘to dismantle the barriers that blocked disabled people’s participation in society.’ Disability models are influenced by two fundamental philosophies. The first views disabled people as dependent upon society. This can result in paternalism, segregation and discrimination. The second perceives disabled people as customers of what society has to offer. This leads to choice, empowerment, equality of human rights, and integration. The Social Adapted Model is a new model built upon the Social Model, it incorporates elements of the Medical Model. It acknowledges that impairments identified by the latter are significant, but stipulates that far more problems are created for disabled people by social and environmental causes. Not all problems of impairment can currently be addressed, however, if we recognize our environment as discriminatory, we can do much to change it so that disabled people are enabled to achieve higher goals

https://www.theweb.ngo/history/ncarticles/models_of_disability.htm).

Significantly, the World Report on Disability proposes self-employment as an alternative to scarce formal employment (WHO 2011, 247). A survey of the National Union of Disabled Persons of Uganda on economically active persons with disabilities also reveals that it is time to rethink the entrepreneurial potential of people with disabilities (Martinelli & Mersland 2010, 229). Most organizations worldwide are small in size and the importance of small-and medium-sized enterprises (SMEs) to both developed and developing economies and societies is indisputable. According to the World Trade Organization, (World Trade Report 2016, *Leveling the Trading Field for SMEs*) SMEs represent over 90 per cent of the business population, 60-70% of employment and 55% of GDP in developed economies. MSMEs have a significant contribution to the national economy. Specifically, in Kenya share contribution by MSMEs to GDP has recorded increases over time, rising from 13 percent in 1993 to as much as 20-25 percent between 2011 -2014. Looking further is their potential for job creation that is important in the country. This is important because there has been stagnation of job creation in the public sector yet the public wage bill has risen beyond sustainable levels. This means that MSMEs provide a sustainable opportunity to create numerous jobs and raise incomes for many households (UNDP, 2015). For example, in the UK, MSEs account for 99.8 per cent of enterprises and 52.4 per cent of employment (Small Business Service, 2008).

In the literature on entrepreneurship, it is often stated that the existence or growth of MSMEs in a region reflects the development of the entrepreneurial spirit in that region (Tambunan, 2019). Entrepreneurship is thus seen as a process leading to the creation of MSMEs (Alarape, 2007). In a study based in Sri Lanka, Kodithuwakku & Rosa (2002) studied entrepreneurial process and economic success in a constrained environment and found that entrepreneurial processes were important in the successful entrepreneurs' emergence from an extremely unpromising and constrained environment. Their focus was on mobilization of resources. Kodithuwakku (1997) focus of research was the role of entrepreneurship in the economic success of rural farmers in Sri Lanka. Similarly, his study demonstrated the importance of entrepreneurial and managerial functions on economic success. On the contrary, Nassif, Ghobril & Silva (2010) did a study in Brazil and focused on personal attributes and developed a framework that showed the importance of affective and cognitive aspects of entrepreneurs and the way they evolve during the development of their business.

Jack & Anderson (2002) found that embeddedness on the entrepreneurial process plays a key role in shaping and sustaining business. Terry (2017) did a qualitative multiple case study to explore the strategies that entrepreneurs with disability employ to achieve and sustain profitability in small businesses. Apata (2015) conducted a study on entrepreneurship processes and small farms achievements and found that 5 % of the samples had modest communication skills that aid adoption of effective entrepreneurial processes and about 83% have a strong belief in oneself to succeed.

Each of these reviewed studies used different aspects of entrepreneurial process. These which include mobilization of resources, entrepreneurial and managerial functions, affective and cognitive aspects, embeddedness on the entrepreneurial process, managerial success factors and communication skills. However, they did not consider using the combined critical elements of entrepreneurial process, which include screening, resourcing, managing and development. Information on the relationship between entrepreneurial process with its constructs combined on business success of entrepreneurs with disability in Western Kenya, therefore, remains unknown.

The Government of Kenya spends a huge percentage of its budget on procurement. Governments across the world tend to spend between 8% and 25% of Gross National Product on goods, works and services. For instance in UK, public procurement expenditure is approximately one hundred and fifty (150) billion dollars (Department of Environment, Food and Rural affairs, 2007). In Kenya, the Government is the largest single buyer of goods and services. The total volume of public procurement in 2003-2004 was established at 3.64 billion USD or 9% of the GDP (Independent Procurement Review Kenya, 2005). Kenya's economic landscape is also changing, with a move from foreign direct investment to self-employment and entrepreneurship. Public Procurement in Kenya is governed by the Public Procurement and Disposal Act, 2005. The procurement law establishes procedures and guidelines for public procurement through the Public Procurement and Disposal Act, 2005 and Public Procurement and Disposal Regulations, 2006. Its objectives, among others, are to: Maximize economy and efficiency, promote competition and ensure that the competitors are treated fairly and facilitate the promotion of local industry and economic development.

The Constitution of Kenya (2010) Article 227, requires state organs or any other public entity to be fair in contracting for procurement of public goods and services. Part 2 of this section further states that “An act of parliament shall prescribe a framework within which policies relating to procurement and asset disposal shall be implemented and may provide for all or any of the following: Firstly, categories of preference in the allocation of contracts and, secondly, the protection or advancement of persons, categories of persons or groups previously disadvantaged by unfair competition or discrimination”. Pursuant to Article 55 (b) of the Kenyan constitution, the minister for finance gazetted legal notice No. 58 on the Public Procurement and Disposal (preference and reservations) Regulations, 2011. These regulations broadly provide for preference and reservations in public procurement when soliciting tenders from the prescribed target groups such as SMES, disadvantaged groups such as youth, disabled and women-owned enterprises.

In this regard, during the 5th anniversary celebrations of the Youth Enterprise Fund Development (2009) the President of Kenya decreed that ten per cent of all government procurement opportunities be allocated to the youth and people with disabilities so as to empower them and accelerate the growth of youth-owned enterprises. In 2013, the president directed that the procurement rules be amended to allow 30 per cent of contracts to be given to the youth, women and persons with disability without competition from established firms. Following this directive, the Public Procurement and Disposal (preference and reservations) Regulations, 2011, were amended via Legal Notice No. 114 of 2013. Regulation 31(1) of the referenced amendment stipulates that 30 per cent of all government tenders are to be awarded to this target group.

The studies by Blanchflower (2005), Maziriri & Madinga(2016), Farlie and Marion (2009), Munyu(2010), Korir & Wanambiro(2017) and Kipkoech(2013) are all on aspects of procurement affirmative action practices and success. Blanchflower *et al.* (2005) did a study on analysis of the impact of affirmative action programs on self-employment in the construction industry. The main findings of this paper were that despite the existence of various affirmative action programmes designed to improve the position of women and minorities in public construction, little has changed. Maziriri & Madinga(2016) conducted a qualitative study on the challenges faced by entrepreneurs living with physical disabilities within the Sebokeng Township of South Africa. Findings revealed

that 45 percent of the people interviewed were not aware of the government support centres or initiatives of supporting the businesses that are managed and operated by entrepreneurs living with disabilities. A study by Farlie and Marion (2009) on affirmative action programmes and business ownership among minorities and women in California found that affirmative action programmes are commonly used as a means to level the playing field for minority- and women-owned firms in public procurement markets, and therefore may be a positive factor in business entry and survival. Munyu (2010) studied the factors that influence youth access to government procurement opportunities in the Ministry of East African Community, Labour and Social Protection, Nairobi Kenya. The targeted population was the 426 youth businesses. The study established that the factors that mostly influences youth access to government procurement opportunities included funding, communication, monitoring & evaluation and planning in that order. Korir & Wanambiro (2017) studied the influences of access to government on tendering participation by women in Nakuru Country, Kenya. The findings revealed that procurement procedures were responsive at a mean of 3.750, inadequate controls at 3.1.1.1, capacity building programmes at 3.5.6.1, financing at 4.472. There were also significant relationships between procurement procedures $r=0.726$, government sensitization $r=0.695$, financing $r=0.713$. Kipkoech (2013) did a study on influence of the implementation of access to government procurement opportunities programme on business growth in youth –owned enterprises in Murang’a South Sub County, Kenya. The findings revealed that, regarding business growth, youth owned enterprises have not realized growth in the short run but such a growth may be realized in the long run.

All these reviewed studies focused on very few aspects, as shown below, of procurement affirmative action and all of them use different constructs such as, Blanchflower *F.* (2005), whose focus was on programmes, Maziriri & Madinga (2016) focused on a few initiatives not enough to sustain running entrepreneurial ventures, Farlie and Marion (2009) addressed affirmative action programs while Munyu (2010) focused on creating awareness, Korir & Wanambiro (2017) focused on procedures, sensitization and financing and Kipkoech (2013) on accessibility. The studies fail to consider many other aspects like training, sensitization, tendering, preferential treatment and government reserves, which could provide adequate information. Therefore, there is lack of adequate

information on the relationship between procurement affirmative action practices on success particularly in relation to entrepreneurs with disability.

The studies by Altaf *et al.*(2005), Olugbola (2017), Abdulla *et al.* (2018), Kiprotich *et al.* (2015) and Zulkifli (2013) focus on possible moderation between entrepreneurial process and business success. Altaf *et al.* (2005) did a study on successful entrepreneurial process as contributor towards business performance in banking: moderating role of passion for inventing. The findings also revealed that entrepreneurship passion for inventing moderates on the relationship between these aspects of entrepreneurial and business performance. In his study, Olugbola,(2017), analyzed the entrepreneurial readiness of youth in terms of opportunity identification, motivational factors, resources, and entrepreneurial ability, which he says creates a successful business. The central role of entrepreneurship training as a moderator in all factors, including entrepreneurial ability, was thus established. Abdulla *et al* (2018), in his study, confirmed the moderating role of the business environment on the relationship between entrepreneurial skills (ES) and business performance of small business (SB) in Iraq, Baghdad. Kiprotich *et al.* (2015), aimed at evaluating the moderating effect of social networking on the relationship between entrepreneurial orientation and Small and performance of Medium Enterprises in Nakuru town Kenya. The results revealed that social networking positively moderates the relationship between risk-taking proactiveness and performance of SMEs. Zulkifli *et al.* (2013), presented a conceptual framework of the effects of entrepreneurial orientation on business success of Malay entrepreneurs. The moderating role of religiosity in the relationship between entrepreneurial orientation and business success was established.

The moderation variables are different for all the above studies because, Altaf *et al.* (2005) uses entrepreneurship passion for inventing, Olugbola (2017) used entrepreneurship training, Abdulla *et al.* (2018) used business environment, Kiprotich *et al.* (2015) used social networking and Zulkifli, *et al.* (2013), used religiosity. All these studies have ignored procurement affirmative action practices as a possible moderator. Past studies on procurement affirmative action practices and business success have also revealed a positive relationship at the inclusion of affirmative action and at its elimination too. Furthermore, procurement affirmative action practices, in these studies, is treated as specifically dependent or independent variables and not as a moderator. There is therefore

no adequate information on the role of procurement affirmative action practices as a moderator in the relationship between entrepreneurial processes and business success, particularly, on the business success of entrepreneurs with disability in Western Kenya.

The measurement of business success, particularly in SMEs, is a vexed and controversial issue. While some researchers advocated the strict use of financial indicators, others, especially in recent studies, emphasized the relevance of non-financial aspects of business success (Buttner & Moore, 1997; Simpson *et al.*, 2004; Walker & Brown, 2004). The former asserted that the use of traditional financial measures of success such as profitability, sales turnover, sales growth and return on investment, is paramount in gauging the extent to which a firm is successful or not (Brüderl & Preisendörfer, 1998). They argued that, for organizations to be considered successful, it is important for them to generate income and increases in profit, and to demonstrate some level of growth, as indicated in their sales and income (Perren, 2000). Hall & Fulshaw (1993) added that growth indicates long-term achievement, whereas profitability reflects short-term achievement.

On the other hand, other researchers emphasized the importance of non-financial indicators of success (Frese *et al.*, 2002; Hoque, 2004; O'Regan & Ghobadian, 2004). Non-financial indicators include personal satisfaction, personal growth, skill improvement, flexible lifestyle, business survival, customer satisfaction, customer retention, and career progress (Cooper, 1993; Buttner & Moore, 1997; Walker & Brown, 2004). Jennings & Beaver (1997) argued that the attainment of personal objectives such as the desire for personal involvement, responsibility and the independent quality and life style, rather than financial outcome, is the best principal criterion of success for many owner-managers of small businesses. Wiklund (1999) suggested that financial and non-financial measures complement each other and provide a richer description of actual performance. The current study adapted non-financial indicators as they best present the criterion of success for many owner-managers of small businesses as supported by Jennings and Beaver (1997).

Entrepreneurship is one of the fundamental drivers of innovation, competitiveness, and economic growth for both developed and developing countries and serves as a social

inclusion for minority groups for instance persons with disabilities and immigrants (Pavey, 2006). Entrepreneurship plays a major role in helping disadvantaged people in society break away from their unprivileged positions, a solution to unemployment and discrimination in the labour market (Fairlie, 2005); serves as a potential device for poverty alleviation, and as a tool for social inclusion of minority groups (Pavey, 2006). Entrepreneurship as a field does not lock out persons with disabilities (PWDs) since it is the only area in which one can imprint their own creativity and enjoys the full benefits of flexibility on time. Entrepreneurship plays an important role in the society not just because entrepreneurs create jobs but also because, at the end of the day, it is not just about business, but about people having the freedom to express their creativity, to imprint their style on the work they do, to turn their knowledge, skills and abilities into their own businesses, to create flexibility around their life conditions and personal interests and to make employment choices over which they have more control (Jones & Latreille, 2007).

Persons with disabilities may have a greater tendency to be self-employed than persons without disabilities (Network, 2007). The use of self-employment as a means of improving the living standards of persons with disabilities is promising for some reason. It is probable that persons with disabilities who become entrepreneurs will be more likely to hire persons with disabilities, as opposed to entrepreneurs who do not have a disability or other traditional employers (Greve, 2007). Mporu *et al.* (2011) notes that in Zimbabwe, persons with disabilities often lack adequate schooling and have limited access to gainful employment. They therefore, cannot come up with significant capital to start an entrepreneurial activity. In micro and small enterprises, a single person, usually the owner must have both technical and managerial skills. These skills are rare in people with disabilities as their history shows that they have been denied access to formal education and training that would make them capable of engaging in entrepreneurial activities (Mporu *et al.*, 2011).

Entrepreneurs with disability need to not only attract a recognized seal of approval for their activities and products but also enrich their undertakings with an appeal that relates to their specific situation. Though the normative attitudes that broader society holds towards persons with disabilities must change to stimulate social inclusion, disabled

persons may also benefit if they exploit opportunities and activities that relate to their specific situation (Pavey, 2006).

Disabled people are not a homogenous group. Like all people, their identities, personal situations and needs are shaped by a multiplicity of factors including their gender, age, personality, location, education, ethnicity, colour, class, family, religion and sexual orientation WHO (2013). Individuals with disabilities experience persistently higher poverty rates Mpofu *et al.* (2011). Solesvik (2012), Yeo (2005) and Mpofu *et al.* (2011) point out that the exclusion of disabled persons from participating in the economy leads to greater rates of poverty.

Moreover a number of studies indicate that self-employment as an entrepreneurial activity is a legitimate business option with nearly twice as many economically engaged people with disability (14 percent) running their own businesses or are self-employed as opposed to self-employment of non-disabled people (8 percent). The Global Network for Entrepreneurs with Disabilities agrees with these studies, and further believes that around the world, there are many thousands of potentially successful business owners who are in business now but are making the most of it, ready to startup but are facing a variety of obstacles, thinking about it but are not yet skilled enough to progress their ideas, not really yet aware that self-employment could even be an option to them and it is beyond their wildest dreams. To achieve their potential, they need encouragement, support and reliable information. Data from Europe and the US suggests that self-employment rates are higher among disabled people than those without (Meager and Higgins 2011). A study of 13 of the then 15 EU member states using European Community Household Panel data for the period 1995-2001 found that self-employment rates among disabled people are higher than among people without disabilities (Pagán, 2009).

In Kenya, as in many countries in the region and globally, entrepreneurship is viewed as a core strategy for enhancing the ability to create employment, innovation and wealth (Republic of Kenya, 2010). The 21st century competencies have thus been defined as the skills, knowledge and attitudes needed in order to compete in the global market place. Various studies have revealed that Kenya has a large population of physically challenged who have shown great interest in entrepreneurship by engaging in owning and running

enterprises (Kenya National Survey of Persons with Disabilities, 2008). People with disabilities make up 10% of the total population of Kenya (WHO, 2006).

The Presidential Directive on women, the youth and persons with disabilities' access to 30% of government procurement opportunities is being implemented within the context of a programme called AGPO (Access to Government Procurement Opportunities) which was officially launched by His Excellency the President, Uhuru Kenyatta, on October 16th, 2013 in Nairobi County. The AGPO programme is founded on the Presidential Directive, The Preference and Reservations Regulations 2011, the Public Procurement And Disposal (Preference and Reservations) (Amendment) Regulations, 2013, the Constitution of Kenya 2010 Article 227 on the fair equitable, transparent and cost-effective public procurement of goods and services, the Constitution of Kenya 2010 Article 55 on affirmative action, the Public Procurement and Disposal Act, 2005, and the Public Procurement and Disposal Regulations, 2006. The aim of AGPO is to facilitate the enterprises owned by women, youth and persons with disability to be able to participate in government procurement. This is made possible through the implementation of the presidential directive that 30% of government procurement opportunities should be set aside specifically for enterprises owned by women, youth and persons with disability. As per e-regulations Kenya, people with disabilities are to register with AGPO website, apply for AGPO certificate and obtain AGPO certificate of registration.

Innovation to Inclusion (i2i) aims to improve access to employment in the private sector for people with disabilities. In April and May 2020, the Innovation to Inclusion (i2i) programme supported disabled persons' organisations (DPOs) to complete a qualitative survey of 312 people with disabilities (including 147 women) in Bangladesh and Kenya to understand the impact of COVID-19 and measures to prevent its spread. The Key findings, in Kenya was that, more than 92% of respondents said their daily lives had been affected, they pinpointed factors such as lack of available necessities, reduced income and the loss of their job or income.

In April 2020, the Office of the United Nations High Commissioner for Human Rights (OHCHR) said: 'While the COVID-19 pandemic threatens all members of society,

persons with disabilities are disproportionately impacted due to attitudinal, environmental and institutional barriers that are reproduced in the COVID-19 response.’

The basic point is that everyone, including the entrepreneurs with disability, deserve to be treated equally and offered the same opportunities, as advanced by empowerment theory, It is therefore important to promote the full and equal participation of entrepreneurs with disabilities, considering the impact of COVID-19 on this marginalized group.

1.2 Statement of the Problem

Entrepreneurship is increasingly and widely recognized as an important driver of economic growth, productivity, innovation and employment. The Kenya National Survey on persons with disabilities revealed that Kenya has a large population of physically challenged people who have shown great interest in entrepreneurship by engaging in owning, managing and running enterprises. According to the Kenyan 2019 census, 2.2% (0.9million people) of Kenyans live with some form of disability. Access to procurement opportunities is an affirmative action towards empowering youth, women and people living with disabilities by giving them more opportunities to do business with the government. Despite all these, entrepreneurs with disability are still challenged in terms of their personal satisfaction, personal growth and business survival as evidenced by a report of disability in Kenya that 67 percent of disabled populations live in poverty and a report on Access to Government Procurement Opportunities, 2018 also revealing dismal growth with regards to number of registration of businesses of people with disability. The above may be as a result of ineffective entrepreneurial process. Past studies on entrepreneurship have focused on entrepreneurship funding and entrepreneurial culture, but did not consider entrepreneurial process and procurement affirmative action practices and their effect on business success of entrepreneurs with disability in Western Kenya, a region with the second lowest number of registered businesses of entrepreneurs with disability (Western at 4% and Nyanza at 6%). North Eastern at 2% had a relatively small population for this study. The others are Nairobi at 46%, Eastern 7%, Coast 8%, Central 11% and Rift Valley at 16%. Moreover, past studies have focused on entrepreneurship passion for inventing, entrepreneurship training, business environment, social networking, religiosity as moderators in the relationship between aspects of entrepreneurial processes and business success but have ignored the effect of procurement affirmative action

practices as a possible moderator in the relationship. Furthermore, procurement affirmative action practices, in past studies, is treated as specifically dependent or independent variable and they give both positive and negative results. As a result, information on procurement affirmative action practices as a moderator on the relationship between entrepreneurial process and business success of entrepreneurs with disability remains unknown. The study purpose was to analyze the relationship of entrepreneurial processes, procurement affirmative action practices and business success of entrepreneurs with disability in Western Kenya.

1.3 Objectives of the Study

General Objective

The purpose of this study was to analyze the relationship among entrepreneurial processes, procurement affirmative action practices and business success of entrepreneurs with disability in Western Kenya.

The specific objectives of the study were to:

- i. Establish the relationship between entrepreneurial process and business success of entrepreneurs with disability in Western Kenya.
- ii. Determine the relationship between procurement affirmative action practices and business success of entrepreneurs with disability in Western Kenya
- iii. Investigate the moderating effect of procurement affirmative action practices on the relationship between entrepreneurial process and business success of entrepreneurs with disability in Western Kenya.

1.4 Research Hypotheses

H_{01} : Entrepreneurial processes have no significant relationship with business success of entrepreneurs with disability in Western Kenya.

H_{02} Procurement affirmative action practices have no significant relationship with business success of entrepreneurs with disability in Western Kenya.

H_{03} : Procurement affirmative action practices does not significantly moderate the relationship between entrepreneurial process and business success of entrepreneurs with disability in Western Kenya.

1.5 Scope of the Study

This study is limited to the broad business field of entrepreneurship. The study analyzed the relationships of entrepreneurial process, procurement affirmative action practices and business success of entrepreneurs with disability in Western Kenya region. The region lies between latitudes and longitudes 0°30'N: 34°30'E. The study covered western Kenya, formerly Nyanza and Western Provinces. The counties within this region are Kisumu, Homabay, Kakamega, Busia, Bungoma, Vihiga, Kisii, Siaya, Nyamira and Migori. This study covered the registered businesses as at 1st June 2018.

1.6 Significance of the Study

This research is necessary because prior studies have shown both positive and negative results on the relationship between entrepreneurial process, procurement affirmative action practices and business success. The validated instrument in this study may guide researchers, entrepreneurs and policy makers both at national and county governments to improve access to government procurement opportunities by persons with disabilities with a view to making better the service delivery in the public sector. It is envisaged that the study would inform the trainers and policy makers on what is desirable and what works for effective public service provision. Other entrepreneurs and the government of Kenya are expected to be direct beneficiaries of the research findings. This study may shed more light on the entrepreneurial process and academicians may use this study as a basis for further research. Knowledge gained from this study may be used to modify existing strategies and develop new ones that are more efficient to improve the success of businesses owned by entrepreneurs with disability.

1.7 Conceptual Framework

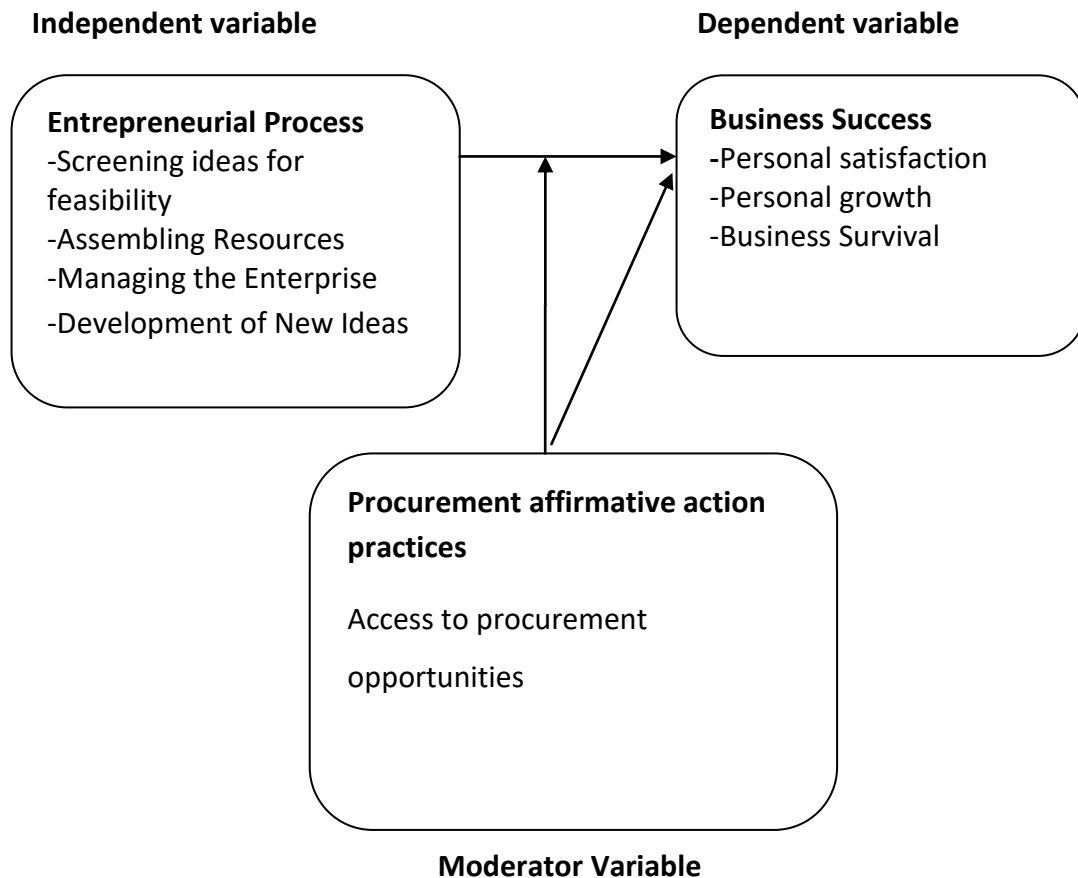


Figure 1.1: Expected Interaction of procurement affirmative action, entrepreneurial process and business successes owned by persons with disability in Western Kenya.

Source: Adapted from Moore's Model, (2004);

The conceptual framework is adapted from Moore's (2004) by modifying it to suit the research purpose. Moore's model (2004) conceptualizes entrepreneurial process as stages that follow one another as shown in Figure 1.1. Dhenak 2010 also suggests a methodological way by introducing four steps of the entrepreneurial process. The business plan stage has been replaced with development to suit the study. The independent variables: entrepreneurial process composed of screening ideas for feasibility, assembling resources, developing new ideas and managing the enterprise is proposed to directly influence business success of entrepreneurs through personal satisfaction, business survival and business growth. The elements of business success have been constructed from studies by (Cooper, 1993; Buttner & Moore, 1997; Walker & Brown, 2004). Jennings & Beaver (1997) argued that the attainment of personal

objectives such as the desire for personal involvement, responsibility and the independent quality and life style, rather than financial outcome, is the best principal criterion of success for many owner-managers of small businesses.

Access to procurement opportunities is an affirmative action towards empowering youth, women and people living with disabilities by giving them more opportunities to do business with the government. The requirement to protect disadvantaged groups is affirmed by Article 21 of the Constitution of Kenya. The presidential directive on women, the youth and persons with disabilities access to 30% of government procurement opportunities is being implemented within the context of a programme called AGPO (Access to Government Procurement Opportunities). Other opportunities include training, sensitization, access to information on government tendering and exemption of upto KES. 150,000 in the disadvantaged groups' monthly pay. Procurement affirmative action practices has been picked as a moderator since past studies have ignored it as a possible moderator and picked other moderator variables like entrepreneurship passion for inventing, entrepreneurship training, business environment, social networking and religiosity. Furthermore, procurement affirmative action practices has in the past been treated either as an independent or dependent variable, and the results are mixed. The study was guided by empowerment theory which emphasizes recognizing conditions of inequality and injustice with the aim of taking action to increase the powers of those regarded as powerless. The theory is applicable to this study because it argues that all people are equal as citizens.

CHAPTER TWO

LITERATURE REVIEW

This section focuses on the theoretical foundations on which the study was built and explores comparative empirical literature which helps to explain the gap that the study sought to address. The literature discussed will be on entrepreneurial process, empowerment theory, public procurement practices and business success.

2.1 Theoretical Literature Review

This review explores theoretical foundations of the study. It advances the theories that guided the study and defined concepts and variables and gives dimensions of the variables. According to Kerlinger (1973), a theory is a set of interrelated constructs, concepts, definitions, and propositions that present a systematic view of phenomena specifying relations among variables, with the aim of explaining and predicting the phenomena. The concepts of entrepreneurial processes and procurement affirmative action practices are anchored in the Empowerment Theory and Need for Achievement Theory.

2.1.1 Empowerment Theory

The roots of empowerment theory extend further into history and are linked to Marxist sociological theory. These sociological ideas have continued to be developed and refined through Neo-Marxist Theory (also known as Critical Theory), (Burton & Kagan, 1996). Empowerment is a process by which individuals and groups gain power, access to resources, and control over their lives (Budeli, 2010). Robbins, Chatterjee and Canda (1998). The empowerment theory acts as an agent of change in making communities learn to recognize conditions of inequality and injustice with the aim of taking action to increase the powers of those regarded as powerless (Budeli, 2010). Robbins, Chatterjee & Canda (1998) assert that empowerment theory provides conceptualisations of social stratification and oppression. It identifies the personal and political barriers and dynamics that maintain oppression. It also offers value frameworks for promoting human empowerment and liberation. This is built on people's strengths, resilience and resources. Robbins, Chatterjee & Canda (1998) highlighted the aims of empowerment as the provision of conceptualizations of social stratification and oppression, identifying the personal and political barriers and dynamics that maintain oppression, offering value

frameworks for promoting human empowerment and liberation and identifying practical strategies for overcoming oppression and achieving social justice, and building on people's strength, resilience and resources. They argued that the dynamics of discrimination and oppression to people with disability is the key focus to encouraging social action and having a pragmatic, social justice orientation.

In actual fact people with disabilities need to be empowered and their lives need to be taken care of. With the government intervention by providing benefits of equal rights, the disabled would also be able to contribute to the economic growth of a country (Osman, Rahim, Yusof, Zikrul & Noor, 2014). Mpofu, Gasva, Gwembire and Mubika (2011) elucidate that people with disabilities and their families need to be empowered and their needs taken care of in every sphere of their lives. One of the ways for effective economic empowerment of the disabled is by encouraging and supporting them in activities of their communities such as entrepreneurship. Entrepreneurship is statistically significantly known as a contributing factor towards economic growth for both developed and developing countries. The involvement of people with disabilities in entrepreneurial activities will help improve their quality of life as well as make the Millennium Development Goals of most developing countries achievable by reducing fifty percent of the poverty rate by 2015 (Rahim, Abidin, Ping, Alias & Muhamad, 2014; Mpofu & Shumba, 2013).

There are many ways in which entrepreneurs living with disabilities can gain financial support as a way of empowering them. According to Greve (2009), financial support might take the form of grants, loans, subsidized loans or loan guarantees to credit providers, tax credits, and exemption from business registration fees. Maziriri (2016) points out that most applicants do not know what is expected of them when they apply to financial institutions for assistance and the Department of Trade and Industry has a business referral and information network website to assist entrepreneurs in this area.

2.1.2 Need for Achievement Theory

Need for achievement (N-Ach) refers to an individual's desire for significant accomplishment, mastery of skills, control, or high standards. McClelland's (1961, 1985) need for achievement describes a person's drive to excel with respect to some established

set of standards. Individuals' achievement needs are satisfied when they are able to actualize their own purpose relative to, and regardless of the situations of others (Yamaguchi, 2003). Those high in achievement needs dislike succeeding by chance and seek personally identifiable sources for their success or failure rather than leave the outcome to probability (Robbins, 2003). Furthermore, individuals high in achievement needs experience joy or sadness contingent upon the identifiable outcomes of their efforts (McClelland & Koestner, 1992).

McClelland (1961, 1975, 1985) noted that individuals high in this dimension differentiate themselves from others by their desire to perform at a more advanced level than their peers. They seek situations in which they can obtain personal responsibility for finding novel solutions to problems. Further, high achievement individuals are more satisfied in jobs that involve both high skill levels and difficult challenges (Eisenberger, Jones, Stinglhamber, Shanock & Randall, 2005).

According to McClelland, the characteristics of entrepreneurs has two features – first doing things in a new and better way and second decision-making under uncertainty. McClelland emphasizes achievement orientation as the most important factor for entrepreneurs (McClelland, 1987). Individuals with high achievement orientation are not influenced by considerations of money or any other external incentives. Profit and incentives are merely yardsticks of measurement of success of entrepreneurs with high achievement orientation. People with high achievement are not influenced by money rewards as compared to people with low achievement. The latter types are prepared to work harder for money or such other external incentives (Todd & Angela, 2012).

The two theories above guided the study, the specific objectives included, in that due to the challenges experienced by entrepreneurs with disability, they desire to excel with respect to some standards as proposed by the Need Achievement Theory. They can only succeed if they are empowered as proposed by the Empowerment Theory. Entrepreneurial process explains the entrepreneurial behaviour, one being a strong desire for achievement. The achievement inspires entrepreneurs to do things in a new and better way which will impact on success. Empowerment theories are mainly to promote awareness of real life circumstances and actions that produce change. It is through change that people with

disability can be liberated and live a non-barrier lifestyle. The procurement affirmative action practices can also promote empowerment.

2.1.3 Entrepreneurial Process

Based on Moore's model (2004), the entrepreneurial process is seen as a set of stages and events that follow one another. These stages are the idea or conception of the business, the event that triggers the operations, implementation and growth. The model further highlights the critical factors that drive the development of the business at each stage. According to the model, entrepreneurial traits are shaped by personal attributes and environment. Therefore, the entrepreneurial traits of disabled people are derived from their physical weakness that restricts them from doing heavy tasks that other people do. Starting businesses of their own from which they can earn a living becomes a key option. There are the external influences that surround the beginning of the business and its development. The influence of the local environment on the willingness of the entrepreneur to open a business also matters a lot. Close proximity to schools and institutions access to technology and availability of financial resources combined contributes to the difficulty of an entrepreneurial process.

Doyel (2000) argues that a common basis of understanding would facilitate the collaborative efforts of the self-employment programme, its human services and economic development partners, and the people with disabilities who seek self-employment as their means of employment and economic growth. From the authors' elucidations, it can be pointed out that acquiring the relevant skills, knowledge about managing a business venture and forming partnerships with individuals from different areas of knowledge and expertise can help entrepreneurs living with disabilities to successfully run their business without any hurdles. Similar to Saunders *et al.* (2014) and Renko *et al.* (2015), Hopp and Sonderegger suggested that, for the greatest success, entrepreneurs should set their initial efforts on general developmental issues rather than specific organizational tasks. This leaves the regulatory issues for much later in the start-up process.

The entrepreneurial process is a methodical way of starting a new venture which involves four steps. The entrepreneur realizes, evaluates, and develops an opportunity by defeating

forces of resistance (Dhenak, 2010). The four phases include identifying and evaluating an opportunity, developing a business plan, ascertaining resource needs, and managing the resulting enterprise (Barringer & Ireland, 2010). Stage one of the entrepreneurial process deals with opportunity identification. By definition an opportunity is a favorable set of circumstances which creates a need for a new product, business, or service. Opportunity identification is the process by which the entrepreneur comes up with a prospective idea for a new venture. Identifying the opportunity is not simple and this is where most disabled people tend to give up. Identification takes research, exploration, and evaluation of current needs, demands, and trends from consumers and others (Dhenak, 2010) and a considerable amount of money and resources that disabled people may lack.

The second stage is developing a business plan. Business plan development is an integral piece for submitting a proposal for an entrepreneurial or intrapreneurial business (Harjai, 2012). The organization or entrepreneur develops a description of the future direction of the business. A good business plan that displays a distinct opportunity (Harjai, 2012). Must be in place the process in business plan formulation can be the most time-consuming stage for the individual entrepreneur.

The third stage is determining and allocating resources. Ascertaining resource needs is a requirement for opportunity and business plan implementation. Assessing the risks in association with insufficient or inappropriate resources must be set apart from useful ones (Harjai, 2012). Most disabled people are offered low income jobs in the employment sector and they may not be able to save huge amounts of finances to act as startup capital. Obtaining the sufficient resources required to move forward with the business hinders the entrepreneurial success of most of the disabled persons. Where financial resources seem difficult to get, entrepreneurs employ non-financial resources such as crafts and skills. Most of the disabled people who have physical impairments may not be able to employ non-financial resources as well.

The fourth stage is managing the enterprise. Once resources are secure with the entrepreneurial process and the business plan, implementation can then take place. Managing the business means examining operational issues that will occur when

implementation begins and throughout the entire business plan cycle (Barringer & Ireland, 2010). The management process involves implementing structure and business style while determining variables for success (Harjai, 2012). Establishing a control system to identify and resolve any problem areas will help the management process. Lack of experience can render a disabled entrepreneur helpless with business growth and administration (Harjai, 2012). Organizations understand the business development, growth, and sustainability better than individuals in many cases because resources are easier to mobilize and utilize as well as methods with strategic management and system development cycles (Harjai, 2012).

The final step in the entrepreneurial process is harvesting whereby, an entrepreneur decides on the future prospects of the business in regard to its growth and development. Here, the actual growth is compared against the planned growth and then the decision regarding the stability or the expansion of business operations is undertaken accordingly, by an entrepreneur. The entrepreneurial process is to be followed, again and again, whenever any new venture is taken up by an entrepreneur. It is therefore a never ending process (Dhenak, 2010)

2.1.4 Business Success

There is a strong view in the literature that the success of an entrepreneurial business must be due to the entrepreneur. The business is a purposeful personal creation and thus the characteristics of the entrepreneur are seen to be important. However, ‘picking winners’ is often a post-hoc activity and trait theory has received heavy criticism (Cope, 2005; Landstrom, 2008). This criticism has motivated the movement to ‘values’ by researchers such as Gorgievski *et al.* (2011). While there may be limited success in linking traits to entrepreneurial success, the factors that are known as ‘competences’ have some link to success (Pansiri & Temtime, 2010).

On the other hand, some researchers emphasized the importance of non-financial indicators of success (Frese *et al.*, 2002; Hoque, 2004; O’Regan & Ghobadian, 2004). Non-financial indicators include personal satisfaction, personal growth, skill improvement, flexible lifestyle, business survival, customer satisfaction, customer retention, and career progress (Cooper, 1993; Buttner & Moore, 1997; Walker & Brown,

2004). Jennings & Beaver (1997) argued that the attainment of personal objectives such as the desire for personal involvement, responsibility and the independent quality and life style, rather than financial outcome, is the best principal criterion of success for many owner-managers of small businesses. This is because many non-financial measures are less susceptible to external noise than financial measures.

Thibault *et al.* (2002) suggest that factors that influence business performance could be attributed to personal factors such as demographic variables and business factors such as the degree of financing, use of technology, age of the business, operating location, business structure and number of full-time employees. Cant and Lightelm (2003) maintain that entrepreneurs often have good ideas and are competent but they do not have a clue of how to run a business and have no underlying appreciation of business fundamentals.

2.1.5 Procurement Affirmative Action Practices

Affirmative action has a formal definition. It refers to “voluntary and mandatory efforts undertaken by federal, state, and local governments; private employers; and schools to combat discrimination and promote equal opportunity in education and employment for all” (APA, 1996). Affirmative action has the goal of equal opportunity, but it differs from the policy of (passive) equal opportunity (Crosby, 1994; Holloway, 1989). Equal opportunity policies seek to achieve a system where each individual is given the same treatment as any other individual.

Access to procurement opportunities is an affirmative action towards empowering youth, women and people living with disabilities by giving them more opportunities to do business with the government. The requirement to protect disadvantaged groups is affirmed by Article 21 of the Constitution of Kenya. This article calls for affirmative action for vulnerable people who may not meet the competitive standards of procurement regimes for various reasons. This includes the youth, women and people living with disabilities who are entitled to 30% of government procurement.

The government of Kenya has put in measures through which special groups can access information on government tendering. There is continuous capacity building on how to

write formal tenders by government through the public procurement oversight authority. Through suppliers' forums the bidders are also enlightened on public procurement system and continuous improvement that the government undertakes to make it easy for even small and medium enterprises. High value contracts are published in daily papers and departmental websites (GoK, 2013). Literature confirms that skills training and business education have a positive effect on enterprise performance (Akanji, 2006; Cheston & Kuhn, 2002; Kuzilwa, 2005).

Bailey *et al.* (2007) defines a tender as an unconditional order made by one to another to enter into the contract a transaction of goods and services at a certain specified cost. Tendering enables organizations to identify reliable suppliers who are able to meet the products or services required according to the specifications (Lysons and Farrington, 2006).

Governments can use public procurement to achieve policy objectives among others. An example is for job creation and employment by splitting up purchases in such a way that jobs are created or requiring suppliers to use the unemployed in supplying their goods and services. Secondly, SME/regional involvement by splitting up orders in smaller lots so that smaller companies can participate in competing for these smaller lots. Thirdly, diversity (social outcomes) i.e. favouring various suppliers that include youth, disabled, women, local firms (Telgen, 2006).

Public procurement serves as one window through which the sector interacts with the private sector. How such interaction is managed is very important in fostering a sense of fairness and widening the base of participation by the private sector in public procurement (All- Party Parliamentary Small Business Group (APPSBG), (2006). Small and Medium Enterprises (SMEs) are often excluded from public procurement contracts despite the advantages that accrue from their inclusion (Obanda, 2011). Access to public procurement is clearly in the interest of SMEs. According to Odhiambo and Kamau (2003), in the three East African countries, there is a very strong feeling among the actors that SMEs have been marginalized in most of the public sector activities. While there are many reasons for lack of participation, the main one seems to be lack of a coherent, transparent, accountable and participatory procurement policy in the three countries.

In Kenya, the government still faces an uphill task in ensuring that youth, people living with disabilities and women groups can participate in public procurement as they may not have the financial wherewithal (Orodho, 2013). The Kenyan government through its Private Sector Development Strategy is seeking ways to promote competition, innovation and Value for Money (VFM) in the delivery of public services (Bovis, 1998). Improving the procurement process through enhancement of the participation of SMEs in the public entities is one way of achieving sound procurement practices. Much could be gained by enabling more SMEs to compete. The benefits to the public entities can include better levels of service, innovative business solutions and increased competitiveness in the longer-term. In return SMEs could gain by having access to a large and stable market. SMEs may offer better value for money than larger suppliers by bringing greater competition to the public entities, lower costs, innovation and creating employment to the youths (Simbiri, 2012).

SMEs need to have access to, and the opportunity to win government contracts. What must not happen is that the process unintentionally favours large firms in some way and discourages small firms. It should be noted that, it is not about giving preferential treatment to SMEs but about facilitating a more level playing field. The PPOA states that the tendering/bidding process should be fair and transparent for all candidates. The contribution of small and medium enterprises (SMEs) to employment, growth and sustainable development is widely acknowledged. However, the SMEs who contribute a great percentage to the economy today have been the victims of unfair and corrupt public procurement practices and have even been barred from accessing the public procurement market (Afande,2015). According to Vincze (2010), improved access for SMEs results in more competition, and is, as expected likely to lead to better value for money for procurers, and for the society.

2.2 Empirical Literature Review

The objectives of this study shall form the basis of the empirical literature: relationship between entrepreneurial process and business success, relationship between procurement affirmative action practices and business success and the moderating effect of procurement affirmative action practices on the relationship between entrepreneurial process and business success.

2.2.1 Relationship between Entrepreneurial Process and Business Success

A study was conducted by Kodithuwakku & Rosa (2002) on the entrepreneurial process and economic success in a constrained environment. The study explored the role of the entrepreneurial process in the economic and business success of Sri Lankan villagers. An ethnographic and multiple-embedded case study approach was adopted to explore their success. The findings revealed that entrepreneurial processes were important in the successful entrepreneurs' emergence from an extremely unpromising and constrained environment. It further revealed that, in achieving success, they were not much more innovative in identifying opportunities than the unsuccessful villagers. Rather, they were much more creative and persistent in finding ways of mobilizing scarce resources. In particular, their ability to extract value from their social networks and contacts was a vital element in their struggle to accumulate more capital.

Kodithuwakku (1997) conducted a study on entrepreneurial process in a uniform context of rural farmers in Sri Lanka. The primary focus of this research was the role of entrepreneurship in the economic success of rural farmers in Sri Lanka. A Multiple Embedded Case-Study strategy was adopted. The findings of this study illustrated how entrepreneurial and managerial value extraction strategies, in a limited resource context, complement each other and demonstrate that the managerial function is an integral component of entrepreneurship. By distinguishing among the different tasks of the entrepreneurial and managerial functions, the findings also confirmed that these two functions are interdependent elements in influencing economic success. The findings also indicate that certain entrepreneurship and strategic management principles, which have proved applicable for the affluent Western world, are also relevant to small-scale rural farmers who might be expected to struggle in abject poverty in order to scrape an existence in the third world context.

Nassif, Ghobril & Silva (2010) did a study in Brazil on understanding the entrepreneurial process: a dynamic approach. The aim of this study was to contribute to the enhancement of knowledge concerning entrepreneurial process dynamics through an understanding of the values, characteristics and actions of the entrepreneur over time. The study focused on personal attributes and developed a framework that showed the importance of affective and cognitive aspects of entrepreneurs and the way they evolve during the development

of their business. The findings revealed that the cognitive and affective aspects cannot be dissociated and that their importance in the entrepreneur's decision-making process varies over time. This study is aligned with the premises of the theory of organizational life-cycles, which is based on the belief that the entrepreneur assumes a role that is more active than reactive in the development and success of the venture. This study also reinforces the importance of personal attributes in the entrepreneurial process.

Jack & Anderson (2002) conducted a study in the United Kingdom on the effects of embeddedness on the entrepreneurial process. The paper used Giddens' theory of structuration to develop the conception of entrepreneurship as an embedded socio-economic process. A qualitative examination of the actions of rural entrepreneurs was done and it was found that embeddedness plays a key role in shaping and sustaining business. Being embedded in the social structure creates opportunity and improves performance. Embedding enabled the entrepreneurs to use the specifics of the environment. Thus, both recognition and realisation of opportunity are conditioned by the entrepreneurs' role in the social structure.

Terry (2017) did a qualitative multiple case study to explore the strategies employed by entrepreneurs with disability to achieve and sustain profitability in small businesses. The population consisted of three entrepreneurs with disability businesses, which had profitable operations for at least 3 years. There was a unique opportunity for entrepreneurs with disability in Michigan because there was a goal by leaders to contract organizations owned by entrepreneurs. With disabilities (Krepcio & Agrawal, 2013). Government programs, like the Business Development Program and the SDVOSB, assisted disadvantaged groups including entrepreneurs with disabilities. (SBA, OSDDBU, 2015). Michigan leaders were more precise than their counterparts in other states with a targeted goal to contract organizations owned by entrepreneurs with disabilities thus, providing a business advantage that was not present in other regions (Krepcio & Agrawal, 2013; SBA, 2015). It was concluded that leaders of entrepreneurs with disabilities can use the findings of the study by Terry, 2017, to develop the strategies necessary for increasing their ability to achieve profitability in their enterprises, thereby benefiting their employees, families, and communities. Moreover these leaders could create a social change from dependency to independence through successful self-employment.

Apata (2015) conducted a study on entrepreneurship processes and small farms achievements: empirical analysis of linkage. This study examines entrepreneurship process strategies employed to increase income by small farmers, evidence from southwest of Nigeria. The entrepreneurship process aspects include the personal characteristics, socio-economic factors, situational factors and psychological factors. The dependent variable used for this study is the entrepreneurial success/ failure of the respondent's outputs in terms of knowledge and it is captured by their assets/income or losses accrued. The sampling procedures entail three stages of sample selection of 240 farmers but only 200 cases were useful. Descriptive statistical and inferential statistics were used to analyze and describe the data. Respondents' age ranges from 16 to 65 years old, mean age was 36.16 years. The study found out that 5 % of the samples had modest communication skills that aid adoption of effective entrepreneurial processes and about 83% have a strong belief in oneself to succeed. Successful farmers had multiple sources of related income generation business ventures. Targeting the entrepreneurs for support could make them even more effective.

Neneh (2012) did an exploratory study on entrepreneurial mindset in the small and medium enterprise (SME) sector in South Africa, with the aim of developing SME success. The population for the study comprised 86 entrepreneurs in the SME sector in Bloemfontein area. The findings revealed that lack of an entrepreneurial mindset contributes to the high failure rate of SMEs in South Africa. The entrepreneurial mindset included passionately seeking new opportunities, pursuing only the very best opportunities, focusing on execution and engaging energies of everyone in their domain.

The seven studies Kodithuwakku & Rosa (2002), Kodithuwakku (1997), Nassif, Ghobril & Silva (2010), Jack & Anderson (2002), Terry (2017), Apata (2015) and Neneh (2012) report on entrepreneurial process and success of businesses. They, however, differ on constructs of entrepreneurial process. For example, Kodithuwakku (1997) constructed entrepreneurial process as managerial function whereas Nassif, Ghobril & Silva (2010) constructed entrepreneurial process as the values, characteristics and actions of the entrepreneur over time on the other hand. Jack & Anderson (2002) used Giddens' theory of structuration to develop the conception of entrepreneurship as an embedded socio-economic process. Apata (2015) used personal characteristics, socio-economic factors,

situational factors and psychological factors to construct entrepreneurial processes while Neneh (2012) focused on entrepreneurial mindset. The reviewed studies, as shown, did not consider the critical elements of entrepreneurial process, which include screening, resourcing, development and managing the enterprise on business successes. It is also evident that the information on the relationship between entrepreneurial process with its constructs, considered together on business success is not known particularly in relation to entrepreneurs with disability in Western Kenya.

2.2.2 Procurement Affirmative Action Practices and Business Success

Blanchflower *et al.* (2005) did a study on the analysis of the impact of affirmative action programmes on self-employment in the construction industry in the United States. The main findings of this paper were that despite the existence of various affirmative action programmes designed to improve the position of women and minorities in public construction, little had changed in the last twenty five years. Evidence presented showed that the programmes have not helped minorities become self-employed or to raise their earnings over the period 1979-2004, using data from the population survey and the census.

Maziriri & Madinga (2016) conducted a qualitative study on the challenges faced by entrepreneurs living with physical disabilities within the Sebokeng Township of South Africa. Findings revealed that 45 percent of the people interviewed were not aware of the government support centres or initiatives of supporting the businesses that are managed and operated by entrepreneurs living with disabilities. Only 55 percent indicated that they had once got support from the government and went further to highlight that the government support they received was not enough to sustain them in running their entrepreneurial ventures.

A study by Farlie and Marion (2009) on Affirmative Action Programs and Business Ownership among Minorities and Women in California found that affirmative action programmes are commonly used as a means of leveling the playing field for minority- and women-owned firms in public procurement markets. This may therefore be a positive factor in business entry and survival. To the extent that affirmative action programmes also apply to traditional labour markets, they may also alter the opportunity cost of

starting a business. The same study utilized the elimination of affirmative action in California and Washington to identify the effect of affirmative action on minority and female self-employment rates. The findings revealed some evidence of modest increase in self-employment among minorities and women in both California and Washington after the elimination of affirmative action. This suggests that eliminating affirmative action may have lowered the opportunity cost of starting a business.

Munyu (2010) studied the factors that influence youth access to government procurement opportunities in the Ministry of East African Community, Labour and Social Protection, Nairobi Kenya. The study focused on the State Departments for Labour and Social Protection. The study determined how communication influences the Youth Access to Government Procurement Opportunities; established how planning influences the Youth Access to Government Procurement Opportunities; assessed how monitoring and evaluation influence the Youth Access to Government Procurement Opportunities and examined the extent to which funding influences the Youth Access to Government Procurement Opportunities. The research design used in this study is a descriptive survey design. The targeted population was the 426 youth businesses prequalified by the 2 state departments to supply goods and services in the areas of ICT services, Professional Services and Consultancy, Small Works and Engineering, Fresh Produce and Agricultural Produce and General Supplies. The study also targeted 3 key informants including the heads of the Planning and Monitoring Unit, Supply Chain Management Unit and the National Youth Council. Both purposive as well as random sampling designs were used. A sample of 108 youth enterprises constituting 25% of the population was asked to fill in a questionnaire. The study established that the factors that mostly influences youth access to government procurement opportunities in the Ministry of East African Community, Labour and Social Protection include funding; communication; monitoring & evaluation and planning in that order. The study recommends that the youth entrepreneurs should have a project plan that demonstrates the aspects of the projects that are carefully thought through and clearly defined plans for project execution and control to be formulated in order for the enterprises to attract funding from banks, financial institutions; LPO financing and grants. The study also recommends that monitoring & evaluation should be frequent to maintain performance of the enterprises. The study recommends that the

youth serving organizations should empower the youth by creating awareness on the available procurement opportunities.

Korir & Wanambiro (2017) studied the influences of access to government on tendering participation by women in Nakuru Country, Kenya. Procedures, sensitization, financing were considered. 75 participants were randomly sampled and issued with semi-structured questionnaires. Data was analyzed using descriptive and inferential statistics. Findings revealed that procurement procedures were responsive at a mean of 3.750, inadequate controls at 3.1.1.1, capacity building programmes at 3.5.6.1, financing at 4.472. There were also significant relationships between procurement procedures $r=0.726$, government sensitization $r=0.695$, financing $r=0.713$.

Kipkoech (2013) did a study on influence of the implementation of access to government procurement opportunities programme on business growth in youth-owned enterprises in Murang'a South Sub County, Kenya. The study employed descriptive survey design and a sample of 83 youth owned enterprises in Murang'a South Sub –County were selected from the target population of 488 youth owned enterprises to carry out the study. The study used primary data which were collected using a five point Likert scale questionnaire and secondary data through review of available literature. The findings revealed that, regarding business growth, youth owned enterprises have not realized growth in the short run but such a growth may be realized in the long run.

All the six studies by Blanchflower *et al.*(2005), Maziriri & Madinga (2016), Farlie and Marion (2009), Munyu (2010), Korir & Wanambiro (2017) and Kipkoech (2013) link procurement affirmative action practices with success. Blanchflower *et al.* (2005) focus was on programmes, Maziriri & Madinga (2016) focus was on a few initiatives not enough to sustain running entrepreneurial ventures on the other hand. Farlie and Marion (2009) talk about Affirmative Action Programs while Munyu (2010) recommends empowering the youth by creating awareness on the procurement opportunities available. Korir & Wanambiro (2017) focused on procedures, sensitization and financing. Kipkoech (2013) on the other hand focused on implementation of access to government procurement opportunities programme on business growth in youth-owned enterprises in Murang'a South Sub County, Kenya. Moreover, the nature of qualitative research design

by Munyu (2010) and Kipkoech (2013) does not allow for generalizing the results. These studies focus on few aspects of procurement affirmative action practices and fail to consider many other aspects like training, sensitization, tendering, preferential treatment and government reserves, which could provide adequate information. Therefore, there is lack of adequate information on the relationship between procurement affirmative action practices on success particularly in relation to entrepreneurs with disability.

2.2.3 Moderating effect of Procurement Affirmative Action Practices on the relationship between Entrepreneurial Process and Business Success

Altaf *et al.* (2005) did a study on successful entrepreneurial process as a contributor towards business performance in banking: Moderating role of passion for inventing. This study adopted the survey approach to collect the data by using area cluster sampling. The total number of 500 questionnaires were distributed among the employees of the banking sector from different localities of Pakistan. The results of the study found that entrepreneurial factors such as management support, work discretion, entrepreneurial education, previous entrepreneurial experience and time availability had a significant positive impact on business performance in the banking sector. The findings also revealed that entrepreneurship passion for inventing moderates on the relationship between these factors and business performance. The above study focused on passion as a moderator variable, whereas the current study focuses on procurement affirmative action practices as the moderator.

Olugbola (2017), in his study, analyzed the entrepreneurial readiness of youth in terms of opportunity identification, motivational factors, resources, and entrepreneurial ability, which he says creates a successful business. The study examined the effect of entrepreneurship training on young peoples' readiness to engage in entrepreneurial activity and the components behind successful start-ups. SEM was applied to a sample of 490 students from the Universiti Sains Islam Malaysia. The findings highlight the positive effect of opportunity identification, motivation, and resources on entrepreneurship and the central role of entrepreneurship training as a moderator in all factors, including entrepreneurial ability.

In his study Abdulla *et al* (2018), examined the moderating role of the business environment on the relationship between Entrepreneurial Skills (ES) and business performance of Small Business (SB) in Iraq, Baghdad. Entrepreneurial Skills (ES) has been considered as an aspect in the entrepreneurial process. This study aimed to resolve the inconsistencies found in the contemporary literature regarding the relationship between entrepreneurial skills and business performance. A questionnaire using a 5-point Likert scale was adopted from previous work to ascertain the responses of the respondents. Survey research design was adopted, and self-administered questionnaires were used to collect the data from small business owners in 9 districts in Baghdad, the capital of Iraq. The major findings revealed that the business environment moderates the relationship between entrepreneurial skills and performance of small businesses.

Kiprotich *et al.* (2015), aimed at evaluating the moderating effect of social networking on the relationship between entrepreneurial orientation and small and performance of medium enterprises in Nakuru town, Kenya. The study utilized the resource based view theory. Explanatory research design guided the study. A questionnaire was used to collect data from a sample of 214 SMEs in Nakuru town. Collected data was analyzed using descriptive and inferential statistics. Correlation and multiple regression analysis were employed to test the hypotheses. The results indicated that risk-taking, pro-activeness, innovativeness which form the basis of almost all the entrepreneurial process were significant in affecting performance of SMEs. In addition, the results revealed that social networking positively moderates the relationship between risk-taking proactiveness and performance of SMEs. It is recommended that SMEs need to endeavour and embrace social networking since it offers a cost-effective way of expanding contact bases and enhancing the profitability of firms.

Zulkifli *et al.* (2013), presented a conceptual framework of the effects of entrepreneurial orientation on business success of Malay entrepreneurs. As Islam and the Malays are inseparable, the moderating role of religiosity in the relationship between entrepreneurial orientation and business success is incorporated and discussed in the framework. Findings revealed that entrepreneurial orientation has a significant positive impact on business success of Malay entrepreneurs and that a positive relationship between EO and business

success is moderated by religiosity, such that this positive relationship is stronger at higher levels of religiosity of the entrepreneur.

The studies by Altaf *et al.* (2005), Olugbola (2017), Abdulla *et al.* (2018), Kiprotich *et al.* (2015) and Zulkifli (2013) all address possible moderation between aspects of entrepreneurial processes and business success and they reveal positive results. The moderation variables are different for all the above studies because, Altaf *et al.* (2005) revealed that entrepreneurship passion for inventing moderates on the relationship between aspects of entrepreneurial processes and business performance. Olugbola, (2017) on the other hand, revealed that central role of entrepreneurship training is a moderator behind successful startups. Abdulla *et al.* (2018) found that business environment moderates on the relationship between Entrepreneurial Skills (ES), which is considered as an aspect of entrepreneurial process and business performance of Small Business (SB). Kiprotich *et al.* (2015) found that social networking moderates on the relationship between entrepreneurial orientation and performance of Small and Medium Enterprises performance in Nakuru town, Kenya and Zulkifli, *et al.* (2013), revealed that religiosity moderates in the relationship between entrepreneurial orientation and business success. All the above studies (Altaf *et al.* (2005), Olugbola 2017, Abdulla *et al.* (2018), Kiprotich *et al.* (2015) and Zulkifli (2013), have ignored procurement affirmative action practices as a possible moderator. Past studies on procurement affirmative action practices and business success are mixed in that positive relationship is revealed at the inclusion of affirmative action and at its elimination too. Furthermore, procurement affirmative action practices, in these studies, is treated as a specifically dependent or independent variable and not a moderator. There is therefore no adequate information on the role of procurement affirmative action practices as a moderator in the relationship between entrepreneurial processes and business success, particularly, on the business success of entrepreneurs with disability in Western Kenya.

2.3 Summary of Literature Review

Several studies on the relationship between entrepreneurial process and business successes reveal that entrepreneurial process has a positive influence on success. They however differ on constructs of entrepreneurial process on success of a business. Some have constructed entrepreneurial process as a managerial function, others as the values, characteristics and actions of the entrepreneur over time. Most studies have not analyzed the critical elements of entrepreneurial process all together which are screening, resourcing, development and managing the enterprise and on their relationship with success. On the relationship between procurement affirmative action practices and business success, most reviewed studies have focused on very few aspects of procurement affirmative action practices. Furthermore, they have been constructed differently. Some have focused on just programmes, others, few initiatives, some just awareness and others, procedures, sensitization and financing. The current study focuses on many aspects of procurement affirmative action such as training, government reserves, sensitization, tendering and preferential treatment and their relationship with business success. Moderator studies have been done in the past on the relationship between aspects of entrepreneurial processes and business success. The moderator variables used were, entrepreneurship passion for inventing, entrepreneurship training, business environment, social networking and religiosity. In all these, procurement affirmative action practices has not been considered as a possible moderator. Past studies on procurement affirmative action practices and business success are mixed in that positive relationship is revealed at the inclusion of affirmative action and at its elimination too. Furthermore, procurement affirmative action practices, in these studies, is treated as specifically dependent or independent variable and not a moderator. The current study has considered procurement affirmative action practices as a possible moderator in the relationship between entrepreneurial process and business success.

CHAPTER THREE

RESEARCH METHODOLOGY

This chapter presents aspects of research methodology that were used to address the research problem and actualize the objectives of this study. These include research design, study area, population of study, sampling frame, type of data, data collection procedures, and reliability and validity tests, data analysis and presentation of findings. Each aspect is discussed in subsequent subsections.

3.1 Research Design

To address the key research objectives, this research used quantitative research designs. There are four main types of Quantitative research: Descriptive, Correlational, Causal-Comparative/Quasi-Experimental and Experimental Research. Descriptive research designs help provide answers to the questions of who, what, when, where, and how associated with a particular research problem; a descriptive study cannot conclusively ascertain answers to why. The results from a descriptive research cannot be used to discover a definitive answer or to disprove a hypothesis. Because descriptive designs often utilize observational methods as opposed to quantitative methods, the results cannot be replicated (Anastas, 1999). Experimental research is often used where there is time priority in a causal relationship, there is consistency in a causal relationship and the magnitude of the correlation is great. The design is artificial, and results may not generalize well to the real world. The artificial settings of experiments may alter the behaviours or responses of participants (Anastas, 1999).

This study utilized correlational survey research design. According to Creswell (2003), a survey design provides a quantitative or numeric description of trends, attitudes or opinions of a population by studying a sample of that population. A correlational survey research design is deemed appropriate for the study because the study seeks to determine causal effect of one variable on another. Nachmias and Nachmias (2008) also asserts that a survey design is most suitable in a research aimed at establishing a problem and determining its extent. This approach is also intended to facilitate the development of a broad based understanding rather than study of individual units. The method of knowledge enquiry and research design adopted is therefore appropriate for the focus and objectives of the study. The correlational approach helps determine whether, and to what

degree, a relationship existed between the quantifiable variables (Mugenda and Mugenda, 2003). Kothari (2014) argues that correlational survey allows for quantitative data and consequent analysis via relationship testing.

In the words of Cohen, Manion and Morrison (2000), research paradigm can be defined as the broad framework, which comprises perception, beliefs and understanding of several theories and practices that are used to conduct a research. According to the definition given by Gliner and Morgan (2000) “paradigm is a way of thinking about and conducting a research. Easter-by-Smith *et al*, (2006) have discussed three different components of research paradigm. Guba and Lincoln (1994) identified three elements of a paradigm: ontology, epistemology and methodology. Ontology is reality, epistemology is the relationship between that reality and the research and methodology is the techniques used by the researcher to discover that reality. Positivists believe that reality is stable and can be observed and described from an objective viewpoint (Hirschheim, 1985). Qualitative and quantitative approaches are rooted in philosophical traditions with different epistemological and ontological assumptions. This research uses the quantitative paradigm because it is in tandem with the main purpose of the study (Creswell, 2014). Utilizing a quantitative paradigm, this study explores relationships between entrepreneurial process, procurement affirmative action practices and business successes.

3.1.1 Research Philosophy

Research philosophy can be defined as the development of the research background, research knowledge and its nature (Saunders and Thornhill, 2007). Research philosophy is also defined by the help of research paradigm. It is necessary for the researcher to understand the philosophical position of research issues to understand the different combination of research methods. There are mainly three types of paradigm to understand the reality. They are positivism, interpretivism and realism. The concept of positivism is directly associated with the idea of objectivism. In this kind of philosophical approach, scientists give their viewpoint to evaluate the social world with the help of objectivity in place of subjectivity (Cooper and Schindler 2006). According to this paradigm, researchers are interested in collecting general information and data from a large social sample instead of focusing details of research. According to this position, the researcher’s

own beliefs have no value to influence the research study. The positivism philosophical approach is mainly related with the observations and experiments to collect numeric data (Easterby-Smith *et al* 2006). Interpretivism can be referred as the Social Constructionism in the field of management research. According to this philosophical approach researchers give importance to their beliefs and value to give adequate justification for a research problem (Easterby-Smith *et al.* 2006). With the help of this philosophical stand, researchers focus on highlighting the real facts and figures according to the research problem. This kind of philosophical approach understands the specific business situation. In this approach, researchers use a small sample and evaluate them in detail to understand the views of large populations (Kasi 2009). Realism research philosophy mainly concentrates on the reality and beliefs that are already existent in the environment. In this philosophical approach, two main approaches are direct and critical realism (McMurray, Pace and Scott 2004). Direct reality means, what an individual feels, sees, hears, etc. On the other hand, in critical realism, individuals argue about their experiences for a particular situation (Sekaran and Bougie 2010). This is associated with the situation of social constructivism, because the individual tries to prove his beliefs and values.

The philosophical approach adopted by the researcher is positivism. This is because the research is based on observable social realities. The current research is on the basis of data collection and hypothesis development. A highly structured methodology was followed to facilitate the hypothesis. These hypotheses were tested and confirmed which can be used for further research. Positivism works on quantifiable observations consequently, statistical analysis is obtained (Saunders *et al.* 2009). The current study used a quantitative approach to establish the cause and effect relationship of entrepreneurial processes and procurement affirmative action practices on business success. The current research was conducted on the basis of business success on the entrepreneurs living with disability in Western Kenya. The researcher studied the literature which is based on previous studies and identified factors like the constructs of entrepreneurial processes and business success.

3.2 Study Area

This study focused on the registered businesses of entrepreneurs with disability in Western Kenya. This region was the focus of the study because it had the second lowest registered businesses of entrepreneurs with disability. Western at 4 percent and Nyanza at 6 percent. The others are Nairobi at 46 percent, North Eastern 2 percent, Eastern 7 percent, Coast 8 percent, Central 11 percent and Rift Valley at 16 percent. The Western region lies between latitudes and longitudes 0°30'N: 34°30'E. The study covered western Kenya: that is formerly Nyanza and Western Provinces. The counties within this region are Kisumu, Homabay, Kakamega, Busia, Bungoma, Vihiga, Kisii, Siaya, Nyamira and Migori.

3.3 Target Population

As per the AGPO report (2018), there are a total of 720 registered businesses owned by people with disability in Kenya. The elements in the population were the owners of the businesses. The sampling units were the registered businesses. The number of registered businesses owned by people with disability in Western Kenya was 73 as at June 2018. According to Mugenda (2008), in situations where the researcher is not interested in the universal population, a target population can be used to reasonably generalize the findings. The registered firms are spread in Western region of Kenya. The distribution of the registered firms is detailed in Appendix III.

3.4 Sampling

Zikmund (2003) defines a sample design as a definite plan for obtaining a sample from a given population. All the 73 registered businesses owned by people with disability were selected. A census approach was adopted since the units of study are not many and were concentrated in one region thereby favouring costs, time and other resources (Sekaran, 2000). According to Kothari (2004), census enhances validity of the study providing a true measure of the population with no sampling error, availing detailed information about small subgroups within the population and providing benchmark data for future studies. Due to the superiority of a census survey as evidenced here, the method was adopted for this study.

3.5 Data Collection Methods

3.5.1 Sources of Data

There are different sources of data for any research project. For instance, the two main sources are usually secondary and primary sources. Primary sources are the original sources, that is, data that is collected firsthand by the researcher for a specific research purpose. Primary data can be collected in a number of ways which include self-administered surveys, interviews, field observations and experiments. Although studies argue that primary data collection is very expensive, it may be the only suitable method for some types of research. On the other hand, secondary data source is the data that has already been collected through primary sources and made readily available for researchers to use for their own research. This is data that was already collected in the past. The sources of primary data are books, personal sources, journals, websites, government records, blogs, diaries among others. The study mainly utilized primary data supplemented by secondary data. Primary data were collected directly from the respondents using a structured questionnaire. The number of registered businesses and the literature were obtained from secondary data. Both quantitative and qualitative data were used.

3.5.2 Data Collection Procedure

In order to validate the research instrument, pilot testing of the research instruments was conducted on 4 owners of the registered businesses in Western Kenya. According to Kumar (2011), about 5-10% of the sample size is a significant representation of the study and is suitable for testing reliability of the questionnaire. For the main study, the researcher obtained a letter of introduction from the university prior to data collection. This letter was used to obtain authorization from Maseno University Ethics Review Committee to conduct research from the entrepreneurs with disability. After getting authorization, the data collection material was formulated followed by recruiting and training one research assistant with a supervisory role and four other research assistants. The respondents were presented with the study instrument and encouraged to respond to it. The self-administered questionnaires were collected soon after their completion for analyses.

3.5.3 Data Collection Instruments

The study mainly utilized questionnaires as the main instrument of data collection, where the literature was relevant in developing the instrument. However, various scales were utilized while using the questionnaire. These scales included nominal, ordinal, interval and ratio scales. Nominal scale is a type of scale assigned to items that are divided into various categories without any order or structure. For example, in the study questionnaire, gender was classified as male or female without any ordering. In this case, the numbers used only gave identity of the category assigned. Therefore the only mathematical operation that can be performed on the nominal scale is counts on the other hand. Ordinal scale entails the ranking of the responses, for instance, ranking on some weights with clear difference between numbers used for ranking. Therefore, ordinal scale has a property of identity and magnitude. In the present study, the items used in the study constructs were ranked on ordinal scales. All the study variables objectives scales ranged from 1 to 5 indicating that 5 has more weight than 1. Another type of scale commonly used is the interval/ratio scale. Apart from being ordinal scales, the scales used on ranking from strongly disagree 1, to strongly agree could be classified as interval scale. This is because they have equal distances between each elements. However, close to the interval scale is the ratio scale which is the top- level measurement scale. One Factor which clearly defines a ratio scale is that it has a true zero point. For instance, in the present study, some of the items were combined in order to construct a variable for simplicity of analysis. This was achieved by adding various items and dividing by the sample size and the number of items in order to obtain some absolute numbers with identity, magnitude, equal distances, and true zero value.

With regard to the scales used, the study aimed at collecting data relating to entrepreneurial processes, procurement affirmative action practices and entrepreneurial success. The questionnaire consisted of four sections (A, B, C, D). Section A entailed respondents' details on background information, which were gender and level of education. Respondents' gender was either male or female while level of education were categorized into 'O' level, Diploma, Degree, and Masters. Section two to four were presented on a scale of 1-5 which were; Strongly Agree (5), Agree (4), Neutral (3) Disagree (2) Strongly Disagree (1). The questions for each of the sections were also coded. Therefore section B consisted of four entrepreneurial processes constructs. These

included; entrepreneurial screening, entrepreneurial resources, entrepreneurial development, and managing the enterprise. Each of these instruments had a total of six items. Section C consisted of a composite instrument which had six items as well (procurement affirmative action practices). Finally, Section D had a total of 9 items (business success).

3.5.4 Reliability Tests For Data Collection Instrument

Reliability Tests were carried out to check on the internal consistency of the data instrument. Cronbach's alpha was used to test reliability. Nunnally (1978) notes that Cronbach's coefficient alpha provides a good estimate of reliability. First, each of the study construct reliability results were analyzed considering the number of items and the reliability coefficient for each of the items compared with all other items. The findings depicting reliability of each variable and the entire instrument is presented below:

Table 3.1: Scale Statistics-Entrepreneurial Screening

Mean	Variance	Std. Deviation	N of Items
23.78	9.731	3.120	6

Source: Survey data 2019

Table 3.2: Reliability Statistics-Entrepreneurial Screening

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.771	.763	6

Source: Survey data 2019

The overall Cronbach alpha was 0.771 and 0.763 based on standardized items. For scale statistics, the mean was 23.78, variance was 9.731 and the standard deviation was 3.120. Their corresponding Cronbach alpha values are also above 0.7 if the other items are deleted. This implies that all the items had reliability values above threshold value.

Table 3.3: Reliability Statistics-Entrepreneurial Resource

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.747	.749	6

Source: Survey data 2019

Table 3.4: Scale Statistics

Mean	Variance	Std. Deviation	N of Items
17.25	15.953	3.994	6

Source: Survey data 2019

The overall Cronbach alpha was 0.747 while Cronbach's alpha based on standardized items was 0.749. For the items scale statistics, the mean was 17.25, variance of 15.953 and standard deviation of 3.994. This means that the study instrument is very reliable thus indicating good reliability.

Table 3.5: Reliability Statistics-Enterprise Development

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.704	.711	6

Source: Survey data 2019

Table 3.6: Scale Statistics

Mean	Variance	Std. Deviation	N of Items
20.38	7.356	2.712	6

Source: Survey data 2019

The overall reliability value was 0.704 while Cronbach's Alpha Based on Standardized Items was 0.711. The findings on the entrepreneurial development values show that all the study instrument items were reliable.

Table 3.7: Reliability Statistics-Enterprise Management

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.717	.758	6

Source: Survey data 2019

Table 3.8: Scale Statistics

Mean	Variance	Std. Deviation	N of Items
23.42	7.688	2.773	6

The overall Cronbach alpha was 0.717 while Cronbach's alpha based on standardized items was 0.758. For the items scale statistics, the mean was 23.42, variance of 7.788 and

standard deviation of 2.773. This means that the study instrument is very reliable thus indicating good reliability.

Table 3.9: Reliability Statistics-Procurement Affirmative Action Practices

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.757	.754	6

Source: Survey data 2019

Table 3.10: Scale Statistics

Mean	Variance	Std. Deviation	N of Items
17.84	23.695	4.868	6

Source: Survey data 2019

The overall Cronbach alpha was 0.757 while Cronbach's alpha based on standardized items was 0.749. For the items scale statistics, the mean was 17.84, variance of 23.695 and standard deviation of 4.868. This means that the study instrument is very reliable thus indicating good reliability.

The summary results are presented in Table 3.11.

Table 3.11: Reliability Analysis

Constructs	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha	Cronbach's Alpha if Item Deleted
Entrepreneurial Screening	20.259	7.603	.771	.771	.841
Entrepreneurial Resource	21.348	6.382	.714	.747	.804
Entrepreneurial Development	20.827	7.283	.712	.704	.814
Management Enterprise	20.319	7.953	.406	.717	.848
Procurement Affirmative Action Practices	21.088	5.963	.609	.757	.833
Business Success	20.807	6.319	.639	.864	.819
Mean of entrepreneurial process	20.688	7.170	.926		.798
Overall Reliability Statistics					
		Number of Items (7)			.844

Source: Survey data 2019

Alpha values of between 0.80 and 1.00 are considered reliable, values of between 0.50 and 0.80 are acceptable while values of below 0.50 are considered less reliable and

therefore unacceptable (Sekaran, 2003). The overall Cronbach's reliability coefficient value was 0.844. This indicated that the instrument was reliable. For each of the variables, the corrected item total correlation ranged between .406 and .926 implying that there is high subscale reliability. It is also clear that each of the sub scale was reliable since the reliability coefficients were above the threshold value of 0.7 as suggested by Sekaran (2003). For instance, entrepreneurial screening ($\alpha=.841$), entrepreneurial resources ($\alpha=.804$) entrepreneurial development ($\alpha=.814$), management enterprise ($\alpha=.848$), procurement affirmative action practices ($\alpha=.833$) and business success ($\alpha=.819$). a computed overall mean of entrepreneurial process was also found to be reliable ($\alpha=.798$). Therefore, all items were subject to retention because they have high item-total correlation and lower Cronbach's Alpha if item deleted (Field, 2005).

3.5.5 Validity Tests for Data Collection Instruments

Validity concerns the issue of whether an indicator that is devised to gauge a concept really measures that concept (Bryman & Belt, 2007). This study used content validity, face validity, criterion validity and construct validities which are the four basic approaches to establishing validity (Zikmund *et al.*, 2010). Content validity refers to the ability of the instruments/ items to represent the content of the given construct (De Vaus, 2002). It is usually undertaken by seven or more experts (De Von *et al.*, 2007). According to Bolliger and Inam (2012), face and content validities are ensured through expert judgment and supervisors' assessment of the research instrument. As a result, the instrument was subjected to seven experts in the School of Business and Economics at Maseno University.

The instrument was reviewed for relevance and consistency of the scale. For instance, the initial form of the items was general in plural for items such as Item 1 in Section B which read 'We screen business ideas for feasibility before implementing them'. This was revised to reflect the first person singular form 'I screen business ideas for feasibility before implementing them'. The latter form indicates the target respondent and avoids the generalization therefore making more sense of the instrument. This was accepted throughout the entire instrument and corrected by the researcher. In addition, the instrument was initially presented without codes. For instance, Item 3 Section C on procurement affirmative action practices did not have a code but later the expert

suggestion to modify code PAAP3 was adopted. However, expert comment on items such as Item 1 Section C which read ‘ the government periodically organizes seminars to train people with disability on how to identify business opportunities’ was rejected. The item could not make sense in the first person singular since it sought to gauge respondents’ general overview of the subject. Therefore, the revised instrument retained all the 39 items for section B, C, D. The first two items in Section A were also retained as shown in Appendix II.

Item to Total Correlation method assume that the total score for a scale is valid. Then, the validity of individual items in the scale can be tested by measuring the correlation between that item and the total score. If this correlation is high, then it is assumed that the item is valid, if this correlation is low, the item can be dropped from the scale. This can be done through options on the reliability measurement menu (Nargundkar, 2008). Validity through Item-Total Correlations has been demonstrated in the tables below:

Table 3.12: Item-Total Statistics for Entrepreneurial Screening

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item- Total Correlation	Cronbach's Alpha if Item Deleted
ES1	19.68	6.338	.777	.702
ES2	19.59	7.245	.737	.778
ES3	20.22	6.467	.703	.740
ES4	20.00	6.412	.747	.756
ES5	19.54	9.076	.769	.702
ES6	19.88	8.486	.779	.721

Source: Survey data 2019

Each of the items on the total statistics indicates the values above the 0.7 threshold values. For instance, item 1 is 0.777, followed by item 2 which is 0.737 after correction, 0.703 for item 3, 0.747 for item 4, 0.769 for item 5 and finally 0.779 for item 6.

Table 3.13: Item-Total Statistics for Entrepreneurial Resource

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item- Total Correlation	Cronbach's Alpha if Item Deleted
ER1	14.90	12.592	.721	.795
ER2	14.35	10.436	.795	.717
ER3	14.29	11.444	.770	.770
ER4	14.16	9.871	.770	.718
ER5	14.52	14.694	.707	.726
ER6	14.01	12.132	.784	.741

Source: Survey data 2019

For entrepreneurial resources, the findings show that none of the items of the 6-item scale was below the threshold value of 0.7.

Table 3.14: Item-Total Statistics for Entrepreneurial Development

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item- Total Correlation	Cronbach's Alpha if Item Deleted
ED1	17.64	4.970	.735	.738
ED2	16.32	6.103	.787	.716
ED3	16.16	6.783	.739	.710
ED4	16.16	5.401	.794	.721
ED5	17.39	5.271	.704	.756
ED6	18.22	5.349	.763	.713

Source: Survey data 2019

The findings on the entrepreneurial development values show that all the study instrument items were above 0.7. This means that the statistics before and even after deleting some items forms a good construct thus giving more confidence in the study questionnaire.

Table 3.15: Item-Total Statistics for Enterprise Management

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item- Total Correlation	Cronbach's Alpha if Item Deleted
ME1	19.26	5.725	.617	.743
ME2	19.54	5.282	.666	.774
ME3	19.42	6.218	.604	.793
ME4	19.83	4.940	.605	.763
ME5	19.77	5.475	.630	.730
ME6	19.29	6.209	.568	.668

Source: Survey data 2019

Assessing the management enterprise items, it is clear that only a few items had corrected item correlation of less than 6. However, the finding shows that most of the items had coefficients above 0.7 implying that the instrument or the construct gives reliable findings.

Table 3.16: Item-Total Statistics for PAAP

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item- Total Correlation	Cronbach's Alpha if Item Deleted
PAAP1	14.87	20.792	.797	.787
PAAP2	14.65	16.995	.794	.797
PAAP3	14.91	16.581	.777	.799
PAAP4	15.51	16.665	.711	.792
PAAP5	14.90	16.681	.765	.732
PAAP6	14.36	15.823	.759	.704

Source: Survey data 2019

The values of PAAP indicate that all the 6 values were above the threshold of 0.7 values. This implies that all the study items demonstrated that the entire construct were valid and therefore the data that was drawn was consistent.

3.6 Data Analysis Techniques

Moderator analysis was adopted to determine the relationship between explanatory variables in this study; entrepreneurial process Procurement affirmative action practices and the dependent variable namely business success. Goodness of fit test was ensured through F statistic with values greater than 4 and significant at 0.05 indicating good model fit.

3.6.1 Model Specification

The empirical model applied in this study was modified from the one developed by Fairchild & Mackinnon (2009) to test the cross sectional data expressed as follows:

Objective 1

$$Y_{ij} = \beta_0 + \beta_1 X_{ij} + \varepsilon_i \dots \dots \dots (3.1)$$

Y_j is the business success measured on a 5 likert scale

X_j is the entrepreneurial success

$j=1,2,\dots,69$

$$Y_{ij} = \beta_0 + \beta_1(ES)_{ij} + \beta_2(ER)_{ij} + \beta_3(ED)_{ij} + \beta_4(EM)_{ij} + \varepsilon_i \dots \dots \dots (3.2)$$

Where $i = 1$ or 2 (Y_1 =Business factor scores and Y_2 is mean scores) and

Entrepreneurial Resources (ER), entrepreneurial Screening (ES), Entrepreneurial development (ED), Entrepreneurial Management (EM)

$$Y_{ij} = \beta_0 + \beta_1 X_{ij} + \varepsilon_o \dots \dots \dots (3.3)$$

$i=1,2,3$ and Y_1 =Personal Satisfaction, Y_2 is Personal growth, Y_3 is Business survival

β_0 = is the Y intercept in the equation

β_1 =Size of causal effect of X, (Coefficient of entrepreneurial processes)

ε_i = is the error term

X_i is the entrepreneurial processes Entrepreneurial Resources(ER), entrepreneurial Screening (ES), Entrepreneurial development (ED), Entrepreneurial Management (EM)

$j=1,2,\dots,69$

Objective 2

$$Y = \beta_0 + \beta_1 Z_{ij} + \epsilon_i \dots \dots \dots (3.4)$$

Where Y is business success and Z is Procurement affirmative action practices

$$Y_{ij} = \beta_0 + \beta_1 Z_{ij} + \epsilon_i \dots \dots \dots (3.5)$$

Y_i = Business success

$i=1,2,3$ and (Y_1 =Personal Satisfaction, Y_2 is Personal growth, Y_3 is business survival)

Z_j = Procurement affirmative action practices (PAAP)

β_2 = Size of causal effect of Z, (Coefficient of procurement affirmative action practices)

ϵ_i = Residual in the equation

$j=1,2,\dots,69$

Objective 3

$$Y_i = \beta_0 + \beta_1 X_{ij} + \beta_2 Z_{ij} + \beta_3 X_{ij} Z_{ij} + \epsilon_i \dots \dots \dots (3.6)$$

In this study, the modification involved the replacements of the unknowns in Fairchild & Mackinnon (2009) model by the known.

Where;

Y = Business success

Y_i = the dependent variable measured in terms of personal satisfaction, personal growth and business survival.

X and Z = Entrepreneurial Process and Procurement affirmative action practices

X_{1i} = the independent variable (entrepreneurial processes) measured in screening ideas of feasibility, assembling resources, managing the enterprise and development of new ideas.

XZ = Interaction Term

β_0 = is the Y_i intercept in the equation

β_1 = Size of causal effect of X, (Coefficient of entrepreneurial processes)

β_2 = Size of causal effect of Z, (Coefficient of procurement affirmative action practices)

β_3 = Size of causal effect of interaction term, XZ (Coefficient of Interaction term)

$\beta_1 \beta_2 \beta_3$ = The coefficients of entrepreneurial processes – X_{1i} , procurement affirmative action practice- Z_2 and the moderator variable- $X_i Z_i$ respectively

ϵ_i = Residual term

$j=1,2,\dots,69$

3.6.2 Model Assumptions

For a study to employ regression analysis, there are various assumptions that the data must meet. The study therefore identified some of the assumptions to be tested before undertaking the regression analysis.

- i. Type of variable (such as, the variable should be categorical or ratio scale)
- ii. The error term has a zero mean i.e. $E(\varepsilon_t) = 0$
- iii. The error term has a constant variance $E(\varepsilon_t^2) = \sigma^2$
- iv. The error term is normally distributed with zero mean and constant variance i.e.
$$\varepsilon_t \sim N(0, \sigma^2)$$
- v. The error term is independent of the explanatory variables.
- vi. The error term of the different observations are independent i.e. $Cov(\varepsilon_t, \varepsilon_{t-1}) = E(\varepsilon_t \varepsilon_{t-1}) = 0; t \neq t - 1$
- vii. ε is a real random variable i.e. they can assume zero, positive or negative values.
- viii. All the variables are measured without errors.
- ix. The relationship is correctly specified.
- x. The model is free from multicollinearity.

The need to identify any violations of the underlying assumptions of linear is emphasized (Fairchild & Mackinnon, 2009). Each of these assumptions are tested subsequently

3.6.3 Types of Variables

As recommended by Field (2000), the study used variables that were scalar. Therefore some of the variables were computed using individual item score to create means per each variable and also factor scores. The computed means and factor scores were correlated against each variable where necessary except for the demographic variables.

3.7 Diagnostics Tests of Regression Model

3.7.1 Linearity

This is an assumption that assumes that the dependent variable y can be calculated as a linear function of a specific set of independent variables plus an error term. Authors such as Pedhazur (1997), Cohen and Cohen (1983), and Berry and Feldman (1985) suggest three primary ways to detect non-linearity. The first method is the use of theory or previous research to inform current analyses. However, as many prior researchers have

probably overlooked the possibility of non-linear relationships, this method is not foolproof. A preferable method of detection is examination of residual plots which are plots of the standardized residuals as a function of standardized predicted values.

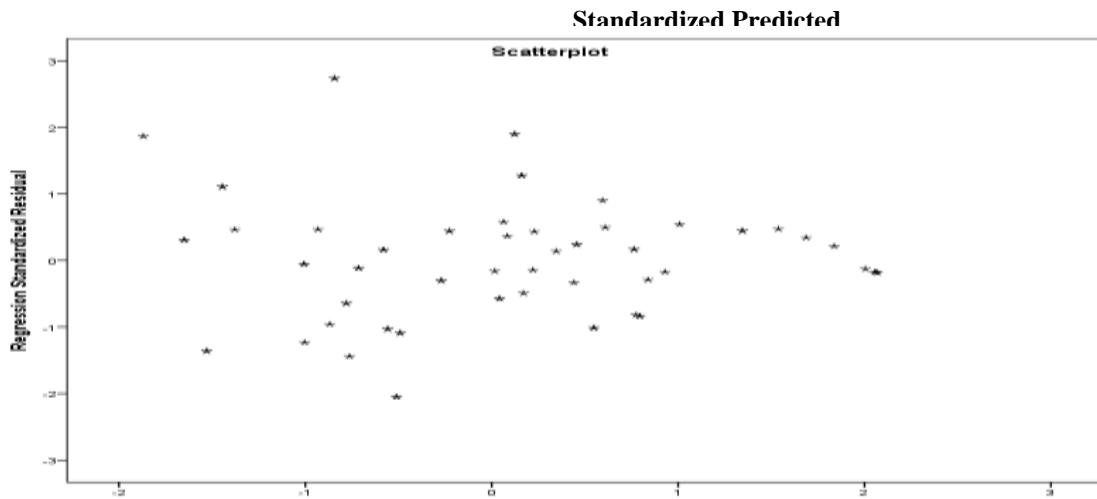


Figure 3.1: Scatter plot of ZRESID (standardized residuals) against ZPRED (standardized predicted residuals) for Business Success

Source: Survey data 2019

Figure 3.1 shows that the points are more or less randomly and evenly spread in the scatter plot it also shows scatter plots of residuals that indicate curvilinear and linear relationships. This implies that there is a multiple linear relationship between the dependent and independent variables. This is a condition found in a type of scatter graph; also known as constant variance or homogeneity of variance. It is characterized by variances that do not differ greatly between distributions. Further, there is no curvilinear pattern, and the assumption of linearity is reinforced.

3.7.2 Homoscedasticity

Homoscedasticity requires that the dependent variable exhibit equal levels of variance across a range of predictor variables. If the assumption does not hold, then the accuracy of the b coefficient is open to question. Serious violations in homoscedasticity: that is, assuming a distribution of data is homoscedastic when in actuality it is heteroscedastic, results in overestimating the goodness of fit as measured by the Pearson coefficient. A plot of standardized differences between the observed data and the values predicted by the regression model (ZRESID) against the standardized predicted values of the

dependent variable (ZPRED) was used to assess whether the assumption of random error and homoscedasticity had been satisfied. This was done for the measure of business success, which was the dependent variable. This was the aggregate of the dimensions which included entrepreneurial screening, development, resources and management. The normal P-P plots, depicting satisfaction of homoscedasticity condition, is indicated below.

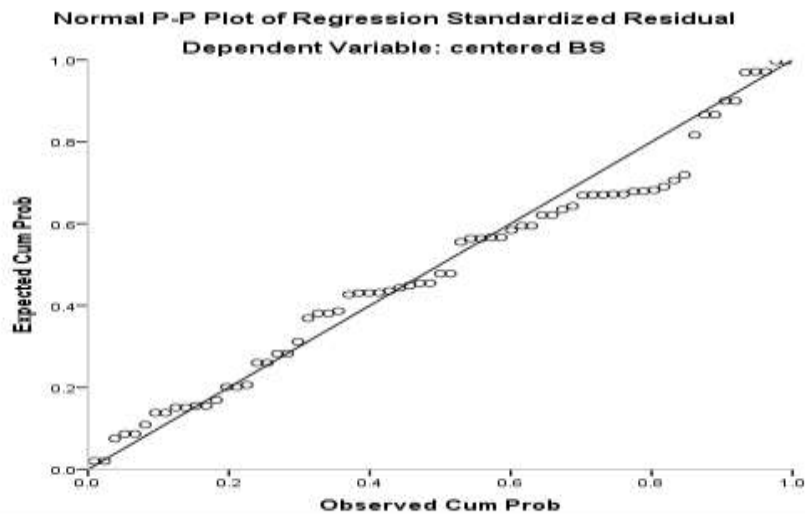


Figure 3.2: Normal P-P Plot of Regression Standardized Residual Dependent Variable: Centered BS

Source: Survey data (2019)

The shape of the normal scatter P-P plot of regression-standardized residuals satisfied the general requirements for rectangularity necessary for linearity and homoscedasticity. In summary, when the assumptions of homoscedasticity are met, residuals will create an approximate rectangular distribution with a concentration of scores along the center as indicated by the scatter in Figure 3.2.

3.7.3 Testing for the Normality

The assumption of normality of residuals signifies the generalisability of findings. To assess the normality of residuals, it is recommended that we look at the residuals and the normal probability plot. When this assumption is met, the data of an individual variable corresponds to the normal distribution. In this study, normality was diagnosed through a histogram of regression of standardized residuals and a normal probability plot (P-P plot) of regression standardized residuals.

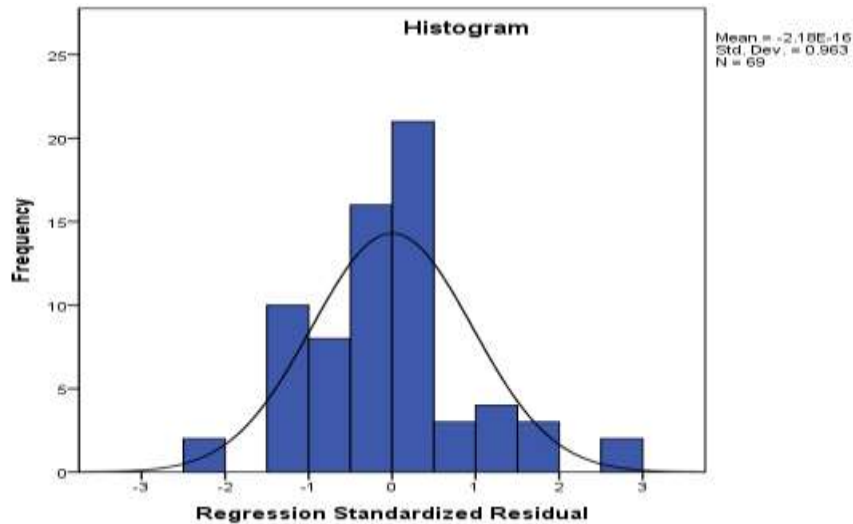


Figure 3.3: Testing for the Normality of Residuals

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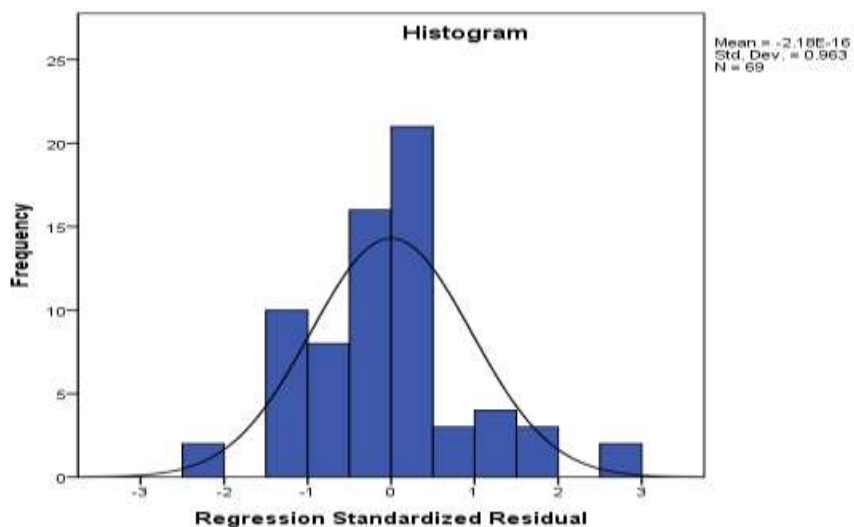


Figure 3.4: Normality Test

Source: Survey data 2019

These were done for business success. The results for the histograms of regression of standardized residuals and normal probability plot (P-P plot) included normality test as shown in Figure 3.5. The normality curve is bell shaped without skewness and kurtosis both indicates a normal distribution for the business success subscale. These suggest that the assumption of normality is met by the data.

These were done for business success. The results for the histograms of regression of standardized residuals and normal probability plot (P-P plot) included normality test as shown in Figure 3.4. The normality curve is bell shaped without skewness and kurtosis both indicating a normal distribution for the business success subscale. These suggest that the assumption of normality is met by the data.

3.7.4 Testing for Multicollinearity

Multicollinearity occurs when two or more items measure the same entity and are therefore identical. Highly collinear items can distort the results substantially or make them unstable and not generalizable and harmful to multiple regression. This study assessed the multicollinearity of the independent variables by means of tolerance and variance inflation factor (VIF). A tolerance of below 0.01 or a VIF greater than 10 is regarded as indicative of serious multicollinearity problems

Table 3.17: Collinearity Statistics

Model Variables	Collinearity Statistics		
	Tolerance	VIF	Minimum Tolerance
1 PAAP	.923	1.084	.923
EP	.864	1.158	.864
PAAP by EP (Interaction)	.970	1.031	.970

Dependent variable= Business Success

KEY: PAAP-Procurement Affirmative Action Practices; EP-Entrepreneurial Process; PAAPbyEP-interaction term(PAAP×EP)

Source: Field pre-survey (2019)

Table 3.17 indicates that the tolerance statistics were all well above 0.10 and the VIF values were all well below ten. Specifically, the variables were all centered for effectively

achieving the assumptions. It can, therefore, be safely concluded that there is no multicollinearity within the data. Other tests included testing the homogeneity of variance across the dependent variables.

In order to test the homogeneity of variance, a one way analysis of variance was carried out as shown in Table 3.18

Table 3.18: Test of Homogeneity of Variances

	Number of Items	Levene Statistic	df1	df2	Sig.
Business success (satisfactions)	3	1.694	21	39	.053
Business success (Survival)	3	1.840	21	39	.104
Business success (growth)	3	1.810	21	39	.063

Source: Survey data 2019

From the findings in Table 3.18 it is clear that the significant values are above 0.05. This implies that the results met the assumption of homogeneity of variance.

3.8 Research Ethics

This study required the participation of human subjects. The researcher therefore made every effort to guarantee the respondents' right to privacy throughout the research period. Approval was sought from Maseno University Ethics Review Committee and also from the management of the organizations targeted. This involved explaining the aim and purpose of the study together with its envisaged contribution to the industry. Once permission was obtained, the targeted respondents were assured that participation would be voluntary. Further, the details of the study and its benefits to the management were explained. An assurance of confidentiality of information was given and the respondents were further assured that only requisite details that would assist in shedding light on the research questions was included.

CHAPTER FOUR

RESULTS AND DISCUSSION

This chapter presents the results and discussion in light of the research objectives. The first section deals with the background characteristics of the sample while the second section presents the results and discussion according to the study objectives. Thereafter both descriptive and regression results are presented with respect to each specific objective.

4.1 Demographic Characteristics of Entrepreneurs with Disability

The study sought to establish the characteristics of the study respondents, who are entrepreneurs with disabilities. The traits sought were gender and level of education. The findings on their gender are presented as shown in Figure 4.1

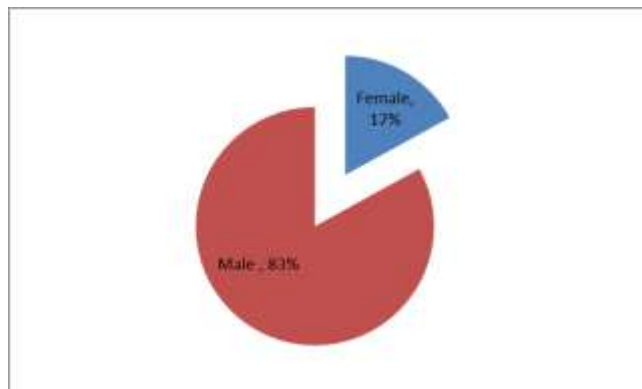


Figure 4.1: Gender of Study Respondents.

Source: Survey data, 2019

Table 4.1: Gender of Study Respondents

Gender	Frequency	Percent
Male	57	82.6
Female	12	17.4
Total	69	100

Source: Survey data, 2019

The findings on gender of the study respondents shows that majority of them, 83%, are male while the minority, 17%, are female. The frequencies revealed that 57 were male while 12 were female. This means that most of the enterprises by people with disabilities registered belonged to male. In addition, gender of respondents is presented as shown in

Figure 4.1 and Table 4.1 respectively. In entrepreneurship research, evidence of gender differences is mixed. Nevertheless, gender has been found to influence entrepreneurial behavior at different stages of the process. For example, women tend to have a lower preference for entrepreneurship (Blanchflower *et al.*, 2001; Grilo and Irigoyen, 2006) and are more reluctant to start up a business (Davidsson, 2006; Allen *et al.*, 2008) than men. In terms of engagement in entrepreneurship there is evidence that women are less likely to run young or mature firms (Reynolds *et al.*, 2002; Langowitz and Minniti, 2007; Minniti, 2010; Verheul *et al.*, 2011).

Since most of the registered businesses of people with disability is male, it can be deduced that most female people with disability may not be well positioned to register their businesses. However, the percentage represented forms a clear basis for evidence of the views represented in the results. These are based on business success, entrepreneurial processes and procurement affirmative action practices.

Table 4.2: Level of Education

Level of Education	Frequency	Percent
'O' Level	44	64
Diploma	10	14
Degree	7	10
Masters	8	12
Total	69	100.0

Source: Survey data 2019

Table 4.2 indicates the level of education of the study respondents who are the owners or entrepreneurs of the businesses registered by people with disabilities. The findings shows that majority, 44(64%) have 'O' level education. These were followed by those who had diploma level of education, 10(14%), those who have a master's degree, 8(12%) and finally those who have a bachelor's degree, 7(10%). The respondents were 73 business owners, out of which 4 were used for piloting, being 5-10% of sample size considered as a sufficient representation.

From the findings on the level of education, it is clear that the respondents have attained a remarkable level of education. This is because disability is a disadvantage and given that they have registered their businesses and have attained some level of education, including 8 at masters level, their views formed sufficient evidence for the study is empirical findings.

Kuratko (2005), in his studies, confirm that level of education, may influence entrepreneurial activity. Specifically, education can stimulate individuals to develop their entrepreneurial skills and attitudes.

4.2 Data Structure

Construct validity refers to the degree to which the items on an instrument relate to the relevant theoretical construct (Kane, 2001; De Von *et al.*, 2007). Exploratory Factor Analysis was performed using Principal Components Analysis to identify constructs which were subsequently tested separately. The use of principal components analysis with orthogonal rotation allowed for the factors to be treated as uncorrelated variables in order to satisfy multi-collinearity assumptions. Factor loadings that were greater than 0.30 were considered to meet the minimal threshold value for significance. This follows the assumption that in order to conclude that a measurement scale is uni-dimensional, the factor loadings on the first extracted principal components factor should be greater than the minimum of 0.30 for samples with less than 100 observations, as in the case of this study which had a sample of 69 respondents.

First, the appropriateness of construct for factor analysis was assessed. The study entailed the four constructs of entrepreneurial processes, procurement affirmative action practices and business success. The assessment of suitability for all the variable items for factor analysis was established through an examination of the communalities, Bartlett's test of sphericity and Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy. The 24 entrepreneurial processes items were treated as separate scales composed of: entrepreneurial screening, 6 items, entrepreneurial development, 6 items, entrepreneurial management, 6 items, and entrepreneurial resources, 6 items. In addition, procurement affirmative action practices had 6 items while business success had 9 items.

Table 4.3: Summary of Validation Tests

Subscale	Factor Retained	Items Retained	Scale Reliability	KMO	Barlett's Test (p-value)	Variance explained	Factor intercorrelation
ES	2	6	.841	.554	.000	74.744	.493
ER	2	6	.866	.629	.000	70.469	.394
ED	2	6	.814	.522	.000	71.073	.418
ME	2	6	.848	.774	.000	66.118	.036
PAAP	2	6	.833	.607	.000	69.137	.400
BS	2	9	.819	.778	.000	65.689	.222

Key: ES-Entrepreneurial Success, ER-Entrepreneurial Screening, ED-Entrepreneurial Development, ME-Management Enterprise, BS-Business Success.(Extraction was principal component analysis, Oblimin rotation was used).

Subscale reliability coefficients (α values) ranged between 0.814 and 0.866 which indicates good reliability because they are greater than 0.6 (Zikmund *et al.*, 2010; Hair *et al.* 2010). Subscale Keiser Meyer Olkin (KMO) Measure of Sampling Adequacy ranges between 0.522 and 0.778 which is greater than 0.520. This indicates good sampling adequacy (Field, 2005). Bartlett's test of sphericity for each subscale was significant at ($p=.000$) meaning that each is unidimensional (Field, 2005). Principal Component Analysis gives a correlation matrix or component matrix output. Out of the correlation matrix output, factor inter correlations are obtained as shown in Table 4.3. The factor inter-correlation indicates that the retained factors measure conceptually different constructs. Factor inter-correlations were carried out by examining the inter-correlations among the variables. This was achieved by inspecting the correlation matrix for evidence of correlation coefficients above 0.3. At least three of the variables of the study had correlations more than 0.3 hence this was appropriate for the instrument. The total variance accounted for by each of the first factors for the variables were: Entrepreneurial screening is 74.744%, entrepreneurial resources 70.469%, entrepreneurial development 71.073%, entrepreneurial management 66.118%, procurement affirmative action practices 69.137% and business success 65.689%. Therefore, each subscale explains adequate variance. The entire scale has sound measures theoretically (content validity) and the number of items retained for each subscale has good face validity. Therefore the instrument is validated.

Table 4.4: Communalities of Extraction

Subscales	Initial	Extraction
Entrepreneurial Screening	1.000	.708-.827
Entrepreneurial Resources	1.000	.522-.793
Entrepreneurial Development	1.000	.647-.814
Entrepreneurial Management	1.000	.516-.768
Procurement affirmative action Practices	1.000	.555-.837
Business Success	1.000	.548-.736

Source: Survey data 2019

An inspection of the communalities as indicated in Table 4.4 showed moderate to high communalities: entrepreneurial screening (0.708 to 0.827); entrepreneurial resources (0.522 to 0.793); entrepreneurial development (0.640 to 0.814); and entrepreneurial management (0.516 to 0.768). For procurement affirmative action practices and business success the values were (0.555 to 0.837) and (0.595 to 0.695) respectively. These communalities indicated that the data were appropriate for principal component analysis. Discriminant validity was demonstrated since there were correlations among the variables though not very high correlations. Therefore each instrument measured the construct intended but not too closely related to the other variables despite the closeness of the variables. Although there is no standard value for discriminant validity, a result less than 0.85 suggests that discriminant validity likely exists between the two scales. A result greater than 0.85, however, suggests that the two constructs overlap greatly and they are likely measuring the same thing. Therefore, discriminant validity between them cannot be (wikipedia.org/wiki/Discriminant validity). Due to inferiority of the principal component analysis to yield factors, since it is a data reduction method, factor analysis would be an option.

4.2.1 Exploratory Factor Analysis for Entrepreneurial Screening

Twenty four variables on entrepreneurial screening were subjected to exploratory factor analysis. According to Costello and Osborne (2005), principal component analysis is a data reduction technique and the issues of whether it is truly a factor analysis technique has been raised. Therefore, principal factor axis was preferred since it produces factors instead of components as in the case of the principal component analysis. The first step

was to ensure that the dataset was suitable for exploratory factor analysis. In order to confirm this, all the assumptions of principal factor analysis were assessed. However, not all the assumptions are met. For instance, the method requires a sample size greater than 150 respondents as proposed initially (Guadagnoli&Velicer, 1988). Alternatively, the sample size for the study was a unique size since it comprised of entrepreneurs with disabilities. Therefore, the assumption was validated on theoretical grounds. Of greater importance in the study variables was to determine whether there were patterned relationships among variables. This was confirmed using the correlation matrix. Correlations below 0.3 are considered unfit for exploratory factor analysis. As such, they were excluded at the second analysis after detection. The findings on the remaining variables are presented as shown in Table 4.5 using correlation matrix table.

Table 4.5: Correlation Matrix

	ES1	ES2	ES4	ER1	ER2	ER3	ER4	ED1	ED2	ED4	ED5	ME1	ME2	ME3	ME4	ME6
ES1	1.000	.385	.485	.369	.173	-.073	.149	-.092	-.088	.127	-.032	.085	-.186	-.050	-.078	-.098
ES2	.385	1.000	.315	.108	.127	.162	.149	-.127	-.125	.037	.107	.056	-.154	-.099	-.249	-.141
ES4	.485	.315	1.000	.130	.290	.210	.176	-.184	-.108	.143	-.115	.093	-.083	.134	.153	.159
ER1	.369	.108	.130	1.000	.401	.461	.563	.111	-.117	-.027	.115	-.115	.223	-.071	.014	.060
ER2	.173	.127	.290	.401	1.000	.630	.511	.169	-.167	-.133	.051	-.068	.149	-.002	-.133	.126
ER3	-.073	.162	.210	.461	.630	1.000	.641	.003	-.209	-.175	.242	-.112	.300	.043	-.192	.003
ER4	.149	.149	.176	.563	.511	.641	1.000	.186	-.079	-.059	.227	-.083	.226	-.036	-.021	.142
ED1	-.092	-.127	-.184	.111	.169	.003	.186	1.000	.374	.342	.413	.377	.390	.142	.388	.283
ED2	-.088	-.125	-.108	-.117	-.167	-.209	-.079	.374	1.000	.506	.200	.372	.126	.108	.224	.322
ED4	.127	.037	.143	-.027	-.133	-.175	-.059	.342	.506	1.000	.284	.442	.200	.247	.208	.429
ED5	-.032	.107	-.115	.115	.051	.242	.227	.413	.200	.284	1.000	.230	0.000	.091	0.000	.077
ME1	.085	.056	.093	-.115	-.068	-.112	-.083	.377	.372	.442	.230	1.000	.332	.383	.403	.310
ME2	-.186	-.154	-.083	.223	.149	.300	.226	.390	.126	.200	0.000	.332	1.000	.169	.406	.207
ME3	-.050	-.099	.134	-.071	-.002	.043	-.036	.142	.108	.247	.091	.383	.169	1.000	.255	.339
ME4	-.078	-.249	.153	.014	-.133	-.192	-.021	.388	.224	.208	0.000	.403	.406	.255	1.000	.218
ME6	-.098	-.141	.159	.060	.126	.003	.142	.283	.322	.429	.077	.310	.207	.339	.218	1.000
ES1		.001	.000	.001	.077	.276	.111	.227	.236	.149	.397	.244	.063	.343	.263	.211
ES2	.001		.004	.189	.150	.092	.110	.149	.153	.383	.192	.324	.103	.208	.020	.123
ES4	.000	.004		.143	.008	.042	.074	.065	.189	.120	.173	.224	.249	.137	.105	.096
ER1	.001	.189	.143		.000	.000	.000	.183	.169	.411	.174	.172	.032	.281	.454	.313
ER2	.077	.150	.008	.000		.000	.000	.082	.086	.139	.338	.289	.111	.493	.138	.150
ER3	.276	.092	.042	.000	.000		.000	.491	.042	.075	.023	.180	.006	.363	.057	.489
ER4	.111	.110	.074	.000	.000	.000		.063	.260	.314	.030	.249	.031	.386	.433	.122
ED1	.227	.149	.065	.183	.082	.491	.063		.001	.002	.000	.001	.000	.122	.000	.009
ED2	.236	.153	.189	.169	.086	.042	.260	.001		.000	.050	.001	.151	.189	.032	.004
ED4	.149	.383	.120	.411	.139	.075	.314	.002	.000		.009	.000	.050	.020	.044	.000
ED5	.397	.192	.173	.174	.338	.023	.030	.000	.050	.009		.029	.500	.229	.500	.264
ME1	.244	.324	.224	.172	.289	.180	.249	.001	.001	.000	.029		.003	.001	.000	.005
ME2	.063	.103	.249	.032	.111	.006	.031	.000	.151	.050	.500	.003		.083	.000	.044
ME3	.343	.208	.137	.281	.493	.363	.386	.122	.189	.020	.229	.001	.083		.017	.002
ME4	.263	.020	.105	.454	.138	.057	.433	.000	.032	.044	.500	.000	.000	.017		.036
ME6	.211	.123	.096	.313	.150	.489	.122	.009	.004	.000	.264	.005	.044	.002	.036	

Source: Survey data 2019

Keenly observing the correlations among the theoretically classified variables, it is clear that all the correlations are equal to or greater than 0.3. For instance, for entrepreneurial screening, the correlation between ES1 and ES2 was above 0.3 ($r=.385$), ES1 and ES4 ($r=.485$), ES1 and ER1 ($r=.369$). For ES2 and other items there was also significant correlations above 0.3, such as ES2 and ES1 ($r=.385$), ES4 ($r=.315$), and likewise, ES4 and ES1 ($r=.485$), ES2 ($r=.315$). ER1 and other items were also positively correlated such as ER1 and ES1 ($r=.369$), ER2 ($r=.401$), ER3 ($r=ER2$), ER4 ($r=.563$). ED1 and; ED2 ($r=.374$), ED4 ($r=.342$), ED5 ($r=.413$), ED5 ($r=.413$) were positive and significantly correlated with coefficients above 0.3. There were also positive and significant correlation between ME1 and; ED4 ($r=.442$), ME2 ($r=.332$), ME3 ($r=.383$), ME4 ($r=.403$). This is because variables that had a larger number of low correlation coefficient were excluded since they indicated lack of patterned relationships. In addition, correlations above 0.9 indicate presence of Multicollinearity. In the correlations table, there are no correlations above 0.9 thus there is no form of Multicollinearity. A follow up to confirm lack of multicollinearity was established through the determinant value of 0.002, which is above 0.00001. In addition, Bartlett's Test of Sphericity significant level (<0.05) confirmed that the data had patterned relationships as shown in Table 4.6

Table 4.6: KMO and Bartlett's Test

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.580
	Approx. Chi-Square	397.777
Bartlett's Test of Sphericity	Df	68
	Sig.	.000

Source: Survey data 2019

The data was also tested for suitability of exploratory factor analysis by checking the Kaiser-Meyer-Olkin Measure (KMO) of Sampling Adequacy value, which is above the cut off value of 0.5. In this case the value, is 0.580. If this requirement is not met, it implies that distinct and reliable factors cannot be produced.

The total variance explained in table 4.7 indicates the number of significant factors. The factors are arranged in descending order based on the most explained variance. Factor

analysis uses variances to produce communalities between variables. The variance is equal to the square of the factor loadings (Child, 2006).

Table 4.7: Total Variance Explained

Factor	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
	1	3.308	20.676	20.676	2.799	17.496	17.496	2.604	16.272
2	3.062	19.138	39.814	2.711	16.941	34.436	1.72	10.75	27.022
3	1.87	11.688	51.502	1.563	9.77	44.207	1.581	9.88	36.902
4	1.387	8.668	60.17	0.87	5.434	49.641	1.512	9.45	46.352
5	1.073	6.707	66.877	0.659	4.117	53.758	1.185	7.405	53.758
6	0.944	5.9	72.777						
7	0.75	4.686	77.463						
8	0.674	4.216	81.679						
9	0.604	3.776	85.455						
10	0.525	3.283	88.738						
11	0.484	3.026	91.764						
12	0.42	2.626	94.39						
13	0.337	2.108	96.498						
14	0.249	1.558	98.056						
15	0.202	1.264	99.32						
16	0.109	0.68	100						

Source: Survey data 2019

From the result, it is clear that 5 significant factors were appropriately suitable for further analysis. This is due to the fact that there are five factors that have eigenvalues greater than 1 and explain greatest variance, cumulatively at 53.758%. However, according to Field (2009), extracting too many factors may present undesirable error variance. Therefore a total of four factors were considered upon further examination of the scree plot as shown in Figure 4.1 There are two criteria that are used to determine the number of factors to retain. These include Kaisers' criterion and Jellifes' criterion. However, it has been argued that both criteria may lead to an overestimation in the number of factors retained (Costello & Osborne, 2005; Field, 2009). Therefore, it is more appropriate to use both scree plot and one of the criteria to determine the number of factors to retain. In line

with this observation, a scree plot supports the four factors to retain using Kaiser's criterion.

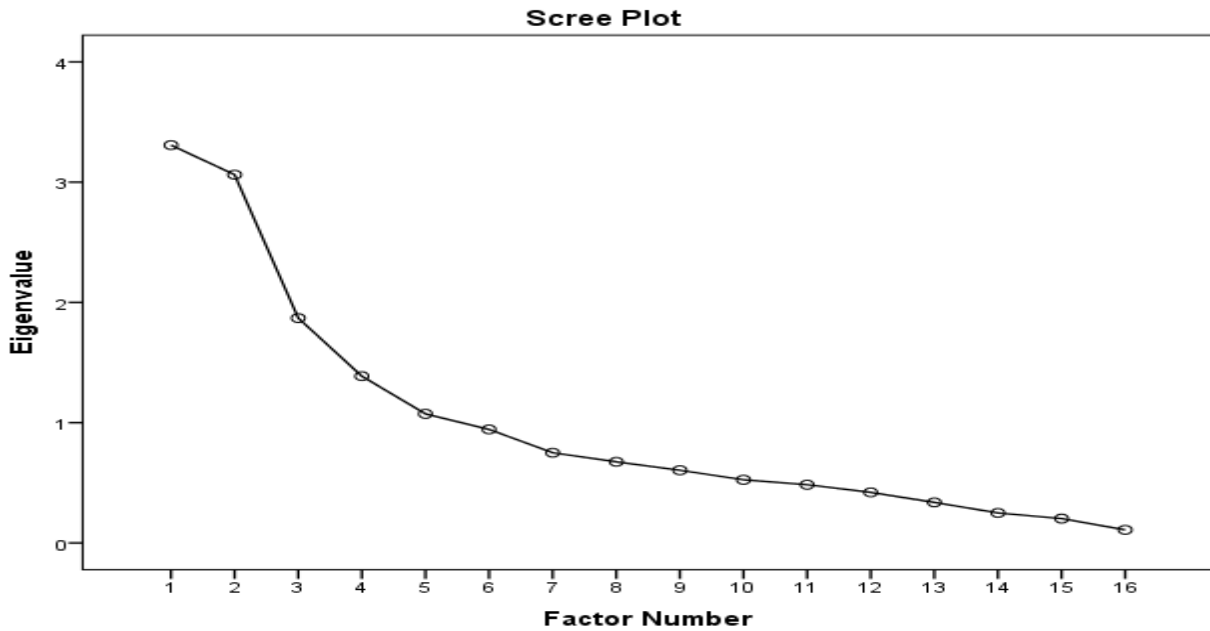


Figure 4.2: Scree Plot Factor extraction for Entrepreneurial Processes

Figure 4.2 shows the bend on the Scree plot at which four factors are determined for further analysis. Therefore, using the two methods indicated, we have four significant factors. Averaged extracted communalities were also calculated to determine the eigenvalue cut off based on Kaisers' criterion. Kaisers' criterion is said to be reliable when the averaged extracted communalities is at least more than 0.7 and when there are less than 30 variables. Communalities indicate the variance in the observed variables accounted for by a common factor. The findings for the communalities are presented as shown in Table 4.8.

Table: 4.8: Extraction Method: Principal Axis Factoring.

Communalities		
Variables	Initial	Extraction
ES1	.634	.881
ES2	.509	.699
ES4	.708	.809
ER1	.650	.745
ER2	.579	.679
ER3	.789	.962
ER4	.567	.685
ED1	.671	.793
ED2	.480	.598
ED4	.518	.680
ED5	.469	.518
ME1	.493	.589
ME2	.650	.773
ME3	.465	.566
ME4	.552	.667
ME6	.522	.627

Extraction Method: Principal Axis Factoring.

Source: Survey data 2019

A particular set of factors is said to explain a lot of the variance of a variable if it has a high communality (Kline, 1994). Variables with low communalities (less than .20 so that 80% is unique variance) are eliminated from the analysis since the aim of factor analysis is to try and explain the variance through the common factors (Child, 2006). In the above analysis, the results show that all the communalities were at least 0.4, implying that extracted factors explain most of the variance among the variables.

Next, it was confirmed whether the model was of good fit by examining the summary of the percentage of the non-redundant residuals at the reproduced correlation matrix.

Table 4.9: Reproduced Correlations

Reproduced Correlations		ES1	ES2	ES4	ER1	ER2	ER3	ER4	ED1	ED2	ED4	ED5	ME1	ME2	ME3	ME4	ME6
Reproduced	ES1	.881 ^a	.393	.503	.338	.157	-.075	.172	-.091	-.079	.124	-.014	.039	-.183	-.087	-.050	-.063
Correlation	ES2	.393	.299 ^a	.285	.142	.155	.147	.142	-.135	-.080	.046	.084	-.047	-.202	-.057	-.234	-.049
	ES4	.503	.285	.709 ^a	.164	.258	.205	.160	-.192	-.112	.125	-.124	.138	-.025	.176	.064	.147
	ER1	.338	.142	.164	.545 ^a	.428	.458	.527	.172	-.124	-.074	.117	-.057	.205	-.080	.018	.000
	ER2	.157	.155	.258	.428	.479 ^a	.632	.514	.056	-.162	-.087	.108	-.062	.178	.012	-.064	.061
	ER3	-.075	.147	.205	.458	.632	.962 ^a	.665	.050	-.219	-.170	.196	-.139	.227	.026	-.190	.081
	ER4	.172	.142	.160	.527	.514	.665	.605 ^a	.201	-.103	-.046	.210	-.036	.249	-.016	-.038	.073
	ED1	-.091	-.135	-.192	.172	.056	.050	.201	.603 ^a	.381	.384	.347	.375	.395	.164	.342	.292
	ED2	-.079	-.080	-.112	-.124	-.162	-.219	-.103	.381	.398 ^a	.438	.254	.385	.151	.192	.240	.259
	ED4	.124	.046	.125	-.074	-.087	-.170	-.046	.384	.438	.580 ^a	.296	.501	.138	.275	.260	.351
	ED5	-.014	.084	-.124	.117	.108	.196	.210	.347	.254	.296	.418 ^a	.188	.087	.052	-.061	.154
	ME1	.039	-.047	.138	-.057	-.062	-.139	-.036	.375	.385	.501	.188	.489 ^a	.244	.307	.374	.368
	ME2	-.183	-.202	-.025	.205	.178	.227	.249	.395	.151	.138	.087	.244	.473 ^a	.195	.402	.263
	ME3	-.087	-.057	.176	-.080	.012	.026	-.016	.164	.192	.275	.052	.307	.195	.266 ^a	.257	.279
	ME4	-.050	-.234	.064	.018	-.064	-.190	-.038	.342	.240	.260	-.061	.374	.402	.257	.567 ^a	.290
	ME6	-.063	-.049	.147	.000	.061	.081	.073	.292	.259	.351	.154	.368	.263	.279	.290	.327 ^a
Residual ^b	ES1		-.007	-.019	.032	.016	.002	-.023	-.001	-.009	.003	-.018	.046	-.003	.038	-.028	-.036
	ES2	-.007		.031	-.034	-.029	.015	.007	.008	-.045	-.009	.023	.103	.048	-.043	-.015	-.092
	ES4	-.019	.031		-.034	.032	.005	.015	.008	.004	.018	.008	-.045	-.058	-.043	.089	.012

ER1	.032	-.034	-.034		-.027	.003	.036	-.062	.007	.047	-.002	-.058	.019	.009	-.004	.059
ER2	.016	-.029	.032	-.027		-.002	-.003	.113	-.005	-.045	-.057	-.006	-.029	-.014	-.068	.066
ER3	.002	.015	.005	.003	-.002		-.024	-.047	.010	-.005	.046	.027	.073	.017	-.002	-.078
ER4	-.023	.007	.015	.036	-.003	-.024		-.016	.024	-.013	.017	-.047	-.023	-.019	.017	.070
ED1	-.001	.008	.008	-.062	.113	-.047	-.016		-.007	-.042	.066	.002	-.005	-.022	.046	-.010
ED2	-.009	-.045	.004	.007	-.005	.010	.024	-.007		.069	-.054	-.014	-.025	-.085	-.015	.062
ED4	.003	-.009	.018	.047	-.045	-.005	-.013	-.042	.069		-.012	-.059	.062	-.028	-.053	.078
ED5	-.018	.023	.008	-.002	-.057	.046	.017	.066	-.054	-.012		.043	-.087	.039	.061	-.077
ME1	.046	.103	-.045	-.058	-.006	.027	-.047	.002	-.014	-.059	.043		.088	.075	.028	-.058
ME2	-.003	.048	-.058	.019	-.029	.073	-.023	-.005	-.025	.062	-.087	.088		-.026	.003	-.056
ME3	.038	-.043	-.043	.009	-.014	.017	-.019	-.022	-.085	-.028	.039	.075	-.026		-.003	.060
ME4	-.028	-.015	.089	-.004	-.068	-.002	.017	.046	-.015	-.053	.061	.028	.003	-.003		-.072
ME6	-.036	-.092	.012	.059	.066	-.078	.070	-.010	.062	.078	-.077	-.058	-.056	.060	-.072	

Extraction Method: Principal Axis Factoring.

a. Reproduced communalities

b. Residuals are computed between observed and reproduced correlations. There are 32 (26.0%) non redundant residuals with absolute values greater than 0.05.

Source: Survey data 2019

A model that is a good fit will have less than 50% of the non-redundant residuals with absolute values that are greater than .05. This is true for the results in Table 4.9. The reproduced correlation matrix can also be compared with the original correlation matrix. If the model is a good fit, small residuals are expected between the two matrices. The Factor Matrix shows the factor loadings prior to rotation whereas the Rotated Factor Matrix shows the rotated factor loadings. As illustrated in Table 4.10, using rotation and suppressing small coefficients help with the interpretation.

Table 4.10: Factor Matrices

	Rotated							
	Factor	Factor						
	Matrix	Matrix						
	1	2	3	4	1	2	3	4
ME1	.641				.945			
ED4	.632		.307		.751			
ED1	.602	.333			.678			
ED2	.589				.600		.307	
ME4	.570			-.402		.557		.331
ME6	.466					.523		.498
ME2	.391	.379				.509		
ME3	.382					.503		
ER3	-.340	.790	-.356				.933	
ER4		.734				.460	.553	-.352
ER2		.639					.404	
ER1		.625						.602
ES1			.790					.593
ES4		.375	.613	-.356		.319		.482
ES2			.364			.391		
ED5				.493	.304			

Source: Survey data 2019

Table 4.10 indicates two factor matrices. The first one shows the initial factor matrix prior to rotation while the second shows the rotated factor matrix. The method of extraction was the principal axis factoring while the method of rotation was Varimax with Kaiser Normalization. The goal of rotation was to attain an optimal simple structure that attempted to have each variable load on as few factors as possible, but maximize the number of high loadings on each variable as proposed by Rummel (1970). Varimax is an

orthogonal rotation method that minimizes the number of variables that have high loadings on each factor and works to make small loadings even smaller. From the analysis, the factors loadings show that the factors are fairly desirable with at least 3 variables per factor that are above 0.3 except a few complex variables which cannot affect the selected variables for each factor. Factor one consists of entrepreneurial development with items ED4, ED1 and ED2. Factor two consists of management of enterprises which consisted of ME4, ME6 and ME2. Factor 3 consisted of entrepreneurial resources with items ER3, ER4, ER2 and finally, factor 4 was entrepreneurial screening with items ES1, ES4 and ES2 as indicated in Table 4.10 of the findings. In summary, the variables indicates four factors in line with the theoretically classified as entrepreneurial screening, entrepreneurial management, entrepreneurial development and entrepreneurial resources.

4.2.2 Exploratory Factor Analysis for Procurement affirmative action Practices

Data on procurement affirmative action practices were subjected to exploratory factor analysis using principal axis factoring and orthogonal Varimax rotation. Correlations among variables indicated coefficients above 0.3 except one variable that was excluded later. This implies that there were patterned relationships among the variables. This was further confirmed by Ballester's Test of Sphericity, $\chi^2 (69) = 137.372$, $p < .01$. A determinant of 0.123 above 0.00001 revealed lack of Multicollinearity. Kaiser-Meyer-Olkin Measure (KMO) of Sampling Adequacy value (0.627) also confirmed the suitability of the exploratory factor analysis on the data. Average extracted communalities was 0.703, indicating that the model was of good fit. Using an eigenvalue cut-off of 1.0, there were two factors that explained a cumulative variance of 66.272 %. The scree plot also confirmed the finding of the two factors. Table 4.11 shows factor loadings after rotation using a significant factor criterion of 0.3.

Table 4.11: Rotated Factor Matrix^a

	Factor	
	1	2
PAAP6	.964	
PAAP5	.633	
PAAP4	.549	.364
PAAP3		.882
PAAP2		.802

Extraction Method: Principal Axis Factoring.

Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 3 iterations.

The findings indicate extraction of two factors. According to the study objective, there is no theoretically proven basis for classifying the factors with labels other than procurement affirmative action practices. Therefore, the study proceeded using the two factors for further analysis. In addition, two factors are few and indicate that really, the variables of the study do share most of the properties that do not warrant much classification.

4.2.3 Exploratory Factor Analysis for Business Success

Principal axis factoring was yet committed to the production of factors for business success using Varimax rotation. The correlation matrix indicated correlations above 0.3 except for one variable that showed extremely low correlations with other variables. This was however removed to maintain suitability of factor analysis method. Barlett's Test of Sphericity significant value, $p < .01$, was further realized meaning that there were adequate patterned correlations among the variables. After removal, the matrix determinant remained a value of 0.005 which is above the threshold value of 0.00001 indicating lack of Multicollinearity among the variables. Kaiser Meyer Olkin value of sampling adequacy value of 0.782 was also realized implying that the data was suitable for factor analysis. Finally, the communalities ranged between 0.455-0.710. This implies that each factor explained much of the variance among the variables, leading to extraction of two factors from which five variables were complex. The findings are presented in Table 4.12

Table 4.12: Rotated Factor Matrix^a

	Factors	
	1	2
BS7	.779	
BS9	.719	.424
BS8	.661	.368
BS6	.525	.424
BS3	.399	
BS5	.314	.853
BS4		.845
BS2	.528	.657

Extraction Method: Principal Axis Factoring.

Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 3 iterations.

Source: Survey data 2019

The findings indicate extraction of two factors after Varimax rotation. However, it is clear that there are five variables thus proving complexity. This implies that the complex variables with cross loadings are their own latent nature and therefore cannot be dropped from the study. The classification was therefore based on the theoretical paradigm of the three concepts under business success which were personal satisfaction, personal growth and business survival. Rotated factor matrix indicates two factors that were extracted. These factors show the highest variance among the variables which is more appropriate for use. These factors are important to determination of business success. However, theoretical background could also prove to be a major classification criteria due to inadequate sample size to make factor analysis more suitable. According to Field (2005), appropriate sample size for factor analysis is at least 50 respondents.

4.3 Business Success of Entrepreneurial Businesses of People with Disabilities

The study sought to preliminarily carry out an analysis of the success of the business. First, the study sought frequency counts and percentages as shown in Table 4.13

Table 4.13 Business Success Descriptive Statistics

BUSINESS SUCCESS	SD(1)	D(2)	N(3)	A(4)	SA(5)	M	SD
BS1.The number of registered businesses owned by Entrepreneurs with disability has increased.	8(11.6)	22(31.9)	15(21.7)	21(30.4)	3(4.3)	2.90	1.089
BS2 I derive personal satisfaction from my business	4(5.8)	28(40.6)	6(8.7)	20(29.0)	11(15.9)	3.09	1.257
BS3My business has survived turbulent conditions over a long period of time	0(0.0)	5(7.2)	3(4.3)	47(68.1)	14(20.3)	4.01	.737
BS4My business has potential for expansion and diversification	6(8.7)	14(20.3)	11(15.9)	19(27.5)	19(27.5)	3.45	1.323
BS5My business continuously earn substantial returns to investment	9(13.0)	23(33.3)	15(21.7)	16(23.2)	6(8.7)	2.81	1.192
BS6My business has met social goals such as improving the environment or providing educational opportunities for children through the products and services they offer.	4(5.8)	17(24.6)	32(46.4)	12(17.4)	4(5.8)	2.93	.944
BS7My personal goals drive my business goals	0(0.0)	3(4.3)	12(17.4)	37(53.6)	17(24.6)	3.99	.776
BS8My business is one of my strength	2(2.9)	4(5.8)	2(2.9)	41(59.4)	20(29.0)	4.06	.906
BS9My business offers a range of products to broad range of customers	2(2.9)	15(21.7)	12(17.4)	27(39.1)	13(18.8)	3.49	1.120
Overall mean and Standard Deviation						3.416	.736

KEY: SD-Strongly Disagree, D- Disagree, N-Neutral, A-Agree, SA-Strongly Agree M-Mean; SD- Standard Deviation

Source: Survey data, 2019

The findings on business success were categorized into three based on the business success constructs. First, the study explored the personal satisfaction of the entrepreneurs. The findings indicate that the number of registered businesses owned by entrepreneurs with disability have not increased as evidenced by 22(31.9%) and 8(11.6%) of the entrepreneurs who disagreed and strongly disagreed respectively. Furthermore, 28(40.6%) of the respondents disagreed that they derived personal satisfaction from their businesses while 47(68.1%) agreed that their business had survived turbulent conditions over a long period of time.

The findings show that 19 (27.5% and 19(27.5%) agreed and strongly agreed that their business had potential for expansion and diversification. It is also clear that majority of the entrepreneurs 9 (13.0%) and 23(33.3%) strongly agreed and agreed respectively that their business has potential for expansion and diversification. Business of entrepreneurs with disability do not continuously earn substantial returns to investment as revealed by 4(5.8%) and 17(24.6%) who strongly agreed and agreed respectively.

It is clear from the findings that most businesses of the entrepreneurs with disabilities have met social goals such as improving the environment or providing educational opportunities for children through the products and services they offer as revealed by 37(53.6%) and 17(24.6%) who agreed and strongly agreed respectively. Concerning personal goals, the findings revealed that majority of the respondents' personal goals drive their business goals as revealed by 41(59.4%) and 20(29.0%) who agreed and strongly agreed respectively. Finally, the findings indicate that business is one of entrepreneurs' strengths, 41(59.4%) and their business offers a range of products to a broad range of customers as revealed by 27(39.1%) and 13(18.8%) of the entrepreneurs who agreed and strongly agreed respectively. In addition to the frequency counts and percentages, the success was measured using 9 items which were rated and their means and standard deviations presented as shown in Table 4.13

From the findings presented in Table 4.13, it has emerged that the number of registered businesses owned by entrepreneurs with disability have neither increased nor decreased ($M=2.90$, $SD=1.089$). It is also clear that most of the respondents derived personal satisfaction from their business ($M=3.09$, $SD=1.257$) and their businesses have survived

turbulent conditions over a long period of time (M=4.01, SD=.737). Most of the business have some potential for expansion and diversification (M=3.45, SD=1.323) but the businesses to a small extent continuously earn substantial returns on investment (M=2.81, SD=1.192). To some extent, (M=2.93, SD=.944) the business has also met social goals such as improving the environment or providing educational opportunities for children through the products and services they offer. It also emerged among some of the businesses as indicated by high mean (M=3.99, SD=.776), that the respondents personal goals had driven business goals.

The findings further revealed that for most of the respondents, their business was one of their strength (M=4.06, SD=.906) and their business offered a range of products to a broad range of customers (M=3.49, SD=1.120). An overall mean and standard deviation of (M=3.416, SD=.736) respectively meant that they tended towards agreeing. The large variations could have been as a result of both geographical and educational differences. This is evidenced by Thibault *et al.* (2002) who cited operating location as one of the factors influencing success of a business and Cant and Lightelm (2003) who also maintained that business failure is as a result of lack of appreciation of business fundamentals.

4.4 Relationship between Entrepreneurial Processes and Business Success

The first objective of the study was to establish the relationship between entrepreneurial processes and business success of entrepreneurs with disability in Western Kenya. First, preliminary analysis on each of the constructs of entrepreneurial processes was carried out. The constructs were all the processes or factors that constituted entrepreneurial processes. These included entrepreneurial screening, entrepreneurial resources, managing the enterprise and developing new ideas. The findings on the first process, which is screening ideas, are presented in Table 4.14 using frequency counts and percentages.

Table 4.14 Entrepreneurial Screening Descriptive Statistics

Entrepreneurial Screening	SD(1)	D(2)	N(3)	A(4)	SA(5)	M	SD
ES1 I screen business ideas for feasibility before implementing them	2(2.9)	0(0.0)	12(17.4)	30(43.5)	25(36.2)	4.10	.894
ES2I study our environment to identify viable business opportunities	2(2.9)	0(0.0)	0(0.0)	40(58.0)	23(33.3)	4.19	.791
ES3I take measures to benefit from government affirmative action on procurement opportunities for the disabled	4(5.8)	12(17.4)	10(14.5)	27(39.1)	16(23.2)	3.57	1.194
ES4As a person living with disability, I evaluate our competitive strength before venturing into new business	2(2.9)	9(13.0)	5(7.2)	39(56.5)	14(20.3)	3.78	1.013
ES5I seek to get access to new customers and endeavor to forge lasting relationships with them	0(0.0)	2(2.9)	1(1.4)	44(63.8)	22(31.9)	4.25	.628
ES6I assess our capacity to undertake a procurement contract before committing resources.	2(2.9)	5(7.2)	5(7.2)	43(62.3)	14(20.3)	3.90	.910
Overall Mean and Standard Deviation						3.96	.51

KEY: SD-Strongly Disagree, D- Disagree, N-Neutral, A-Agree, SA-Strongly Agree, M-Mean; SD- Standard Deviation

Source: Research Data.2019

The findings indicate that majority of the entrepreneurs 30(43.5%) agreed followed by 25(36.2%) who strongly agreed that they carried out business idea screening before they started their business. However, 12(17.4%) remained neutral on the idea of business screening implying that they were not sure whether they carried out this practice or not, while only 2(2.9%) strongly disagreed that they did not screen the ideas before starting the business.

Majority of the entrepreneurs, 40(58.0%) agreed while 23(33.3%) strongly agreed that they study their environment to identify viable business ideas. However, 2(2.9%) of them strongly disagreed on the same which implies that they started their business without studying the environment. It is also clear from the findings that majority of the entrepreneurs, 27(39.1%) agreed as well as 16(23.2%) strongly agreed that they take measures to benefit from government affirmative action on procurement opportunities for the disabled. Thirty nine, (56.5%) of the entrepreneurs agreed that as people with disabilities, they evaluated their competitive strength before venturing into new business, which was also strongly agreed by 14(20.3%) of them. From the findings, 7.2% were neutral, 13.0% disagreed and 2.9% strongly disagreed on evaluating their competitive strengths.

The findings indicate that 44(63.8%) of the respondents agreed that they sought to get access to new customers and endeavor to forge lasting relationships with them. This was also strongly agreed by 22(31.9%) of the entrepreneurs. However, it emerged that 1 of the entrepreneurs was neutral while 2(2.9%) disagreed that they did not seek to get access to new customers or endeavor to forge lasting relationships with them. Finally, the findings show that majority, 43(62.3%) of the respondents agreed on assessing their capacity to undertake a procurement contract before committing resources. This was further strongly agreed by 14(20.3%) of them. However, 5(7.2%) of the entrepreneurs remained neutral, with a similar percentage disagreeing on the same. Two of them, 2.9% strongly disagreed that they did not assess their capacity to undertake a procurement contract before committing resources. From these findings, it can be deduced that most of the entrepreneurs with disabilities practice entrepreneurial screening while very few do not. The findings in Table 4.3 show that entrepreneurs with disability agree ($M=4.10$, $SD=.894$), that they screen business ideas for feasibility before implementing them and

study their environment to identify viable business opportunities (M=4.19, SD=.791). It also emerged from the findings that the entrepreneurs agree (M=3.57, SD=1.194) that they take measures to benefit from government affirmative action on procurement opportunities for the disabled and as disabled people, they also agree (M=3.78, SD=1.013) that they evaluate their competitive strength before venturing into new business. They strongly agree (M=4.25, SD=.628) that they seek to get access to new customers and endeavor to forge lasting relationships with them and agree that they assess their capacity to undertake a procurement contract before committing resources (M=3.90, SD=.910). These findings imply that entrepreneurs with disabilities carry out entrepreneurial screening before starting a new business. The large variations could have been due to the fact that some counties have gone ahead to promote the wellbeing of persons living with disability while some have not.

The second process after entrepreneurial screening was assembling the resources in a process called entrepreneurial resources. These include sources of financing such as lines of credit and investment capital, but may also include abstract resources such as knowledge of a particular field or technology, or networks of contacts who can be called upon to contribute financial support, publicity, or other benefits to a growing enterprise. The findings on respondents' agreement with the entrepreneurial resources are presented in Table 4.15 using frequency counts and percentages.

Table 4.15 Entrepreneurial Resources Descriptive Statistics

Entrepreneurial Resource	SD(1)	D(2)	N(3)	A(4)	SA(5)	M	SD
ER1My business has sufficient capital for expansion and diversification	7(10.1)	40(58.0)	15(21.7)	5(7.2)	2(2.9)	2.35	.872
ER2My business has access to a pool of trained personnel	7(10.1)	23(33.3)	11(15.9)	26(37.7)	2(2.9)	2.90	1.113
ER3I use modern technology to screen our environment for threats	7(10.1)	17(24.6)	19(27.5)	24(34.8)	2(2.9)	2.96	1.063
ER4I take advantage of 30% allocation to compete for government contracts	10(14.5)	15(21.7)	9(13.0)	29(42.0)	6(8.7)	3.09	1.257
ER5My business empowers people with disability by organizing sensitization seminars	1(1.4)	42(60.9)	9(13.0)	9(13.0)	8(11.6)	2.72	1.097
ER6My business gives priority to people with disability when it comes to employment opportunities	2(2.9)	24(34.8)	12(17.4)	18(26.1)	13(18.8)	3.23	1.202
Overall Mean and Standard Deviation						2.87	.67

KEY: SD-Strongly Disagree, D- Disagree, N-Neutral, A-Agree, SA-Strongly Agree, M-Mean; SD- Standard Deviation

Source: Research Data, 2019

Majority, 40(58.0%) of the entrepreneurs disagreed that their businesses had sufficient capital for expansion and diversification while 7(10.1%) strongly disagreed. Fifteen, 21.7% of them were neutral on the same while 7.2% and 2.9% agreed and strongly agreed respectively, that their businesses had sufficient capital for expansion and diversification. From the findings, it emerged that majority, 26(37.7%) of the entrepreneurs agreed that their businesses had access to a pool of trained personnel but an almost close percentage, 33.3% disagreed. Seven, 10.1% of the entrepreneurs strongly disagreed while 11(15.9%) were neutral on the same. Therefore, the findings indicate that 2(2.9%) of the entrepreneurs strongly agreed on accessibility to a pool of trained personnel. Cumulatively, a larger percentage of the entrepreneurs 30(43.4%) did not approve of the accessibility to a pool of trained personnel. From the findings, majority of the respondents 24(34.8%) strongly agreed that they used modern technology to screen their environment for threats. This was supported by 2(2.9%) of them. Nineteen, 27.5% of the entrepreneurs were neutral on the same while 17(24.6%) and 7(10.1%) disagreed and strongly disagreed respectively.

The findings indicate that majority of the respondents, 29(42.0%), took advantage of 30% allocation to compete for government contracts, also supported by 6(8.7%) totaling to 50.7% cumulatively. However, 9(13.0%) of the respondents remained neutral on the same, 15(21.7%) disagreed while 10(14.5%) strongly disagreed. It can, however, be deduced that majority of the entrepreneurs took advantage of the 30% allocation to compete for government contracts. The findings further indicate that entrepreneurial business for people with disabilities did not empower other people with disability by organizing sensitization seminars as revealed by majority, 42(60.9%) who disagreed. In addition, majority of the entrepreneurs, 24(34.8%), disagreed that their businesses gave priority to people with disability when it came to employment opportunities. However, 18(26.1%) and 13(18.8%) agreed and strongly agreed respectively that their businesses gave priority to people with disability when it came to employment opportunities. The cumulative percentage on the agreeability, 44.9% was this higher than for those who disagreed. From the overall findings, it can be deduced that entrepreneurs with disabilities remained neutral on the issue of owning entrepreneurial resources. This is consistent with studies by Harjai, 2012 who cites that where financial resources seem difficult to get, entrepreneurs employ non-financial resources.

Entrepreneurs with disabilities disagreed ($M=2.35$, $SD=.872$) that their businesses have sufficient capital for expansion and diversification but to some extent ($M=2.90$, $SD=1.113$) indicated that businesses have access to a pool of trained personnel. They use modern technology to screen their environment for threats to some extent ($M=2.96$, $SD=1.063$) and take advantage of the 30% allocation to compete for government contracts ($M=3.09$, $SD=1.257$). It is also clear from the findings that their business empowers people with disability by organizing sensitization seminars to some extent ($M=2.72$, $SD=1.097$) and their business gives priority to people with disability when it comes to employment opportunities to some extent ($M=3.23$, $SD=1.202$). These findings imply that, to some extent, entrepreneurs with disability practise assembling of resources to aid in the entrepreneurial process.

From the overall mean, ($M=2.87$), which is slightly above average, it can be deduced that entrepreneurial resources is practise among the registered businesses for people with disabilities. However, the extent of practice is not satisfactory and therefore much needs to be done to improve the business.

The third practice in entrepreneurial process is managing the enterprise. Managing the enterprise means examining operational issues that will occur when implementation begins and throughout the entire business plan cycle. Findings on managing the enterprise based on frequency counts and percentages were presented as in Table 4.16 based on frequency counts and percentages.

Table 4.16: Managing the Enterprise Descriptive Statistics

Managing the Enterprise	SD(1)	D(2)	N(3)	A(4)	SA(5)	M	SD
ME1 I continually examine operational issues of my business.	0(0.0)	0(0.0)	6(8.7)	46(66.7)	17(24.6)	4.16	.559
ME2 I have put structures in place for successful operations.	0(0.0)	7(10.1)	6(8.7)	44(63.8)	12(17.4)	3.88	.814
ME3 I determine the variables for success in my business.	0(0.0)	1(1.4)	8(11.6)	50(72.5)	10(14.5)	4.00	.569
ME4 I have control systems to help identify and resolve any problem areas.	0(0.0)	10(14.5)	16(23.2)	35(50.7)	8(11.6)	3.59	.880
ME5 I have experience useful for management of our business.	2(2.9)	4(5.8)	20(29.0)	33(47.8)	10(14.5)	3.65	.905
ME6 I come up with strategies to help in the management of the enterprise.	0(0.0)	0(0.0)	3(4.3)	54(78.3)	12(17.4)	4.13	.451
Overall Mean and Standard Deviation						3.90	.46

KEY: SD-Strongly Disagree, D- Disagree, N-Neutral, A-Agree, SA-Strongly Agree

Source: Research Data, 2019

The findings in Table 4.16 indicate that majority, 46(66.7%) of the entrepreneurs continually examine operational issues of their business. This was also supported by 17(24.6%) that strongly agreed. However, 6(8.7%) of the respondents remained neutral on the subject implying that they were not sure. The findings indicate that majority, 44(63.8%) of the respondents have put structures in place for successful operations, which was also supported by 12(17.4%). However, 7(10.1%) of the respondents disagreed on this subject while 6(8.7%) of the entrepreneurs remained neutral. It can therefore be deduced that entrepreneurs with disabilities continually examine operational issues of their businesses. This is consistent with both Barringer & Ireland, (2010) and Harjai, (2012) who agree a managing the business is essential for implementation and success of the business.

The findings on business success variables indicate that majority of the entrepreneurs, 50(72.5%) agreed that they determine the variables for success in my business while 10(14.5%) of them strongly agreed. It also emerged that 8(11.6%) of them remained neutral on the subject while 1(1.4%) disagreed. Majority, 35(50.7%) of the respondents agreed that they have control systems to help identify and resolve any problem areas. They were also supported by 8(11.6%) of them.

Sixteen, 23.2% of them remained neutral while 10(14.5%) of the entrepreneurs disagreed that they had control of the systems to help identify and resolve problems. It is also clear from the findings that entrepreneurs with disabilities have experience that is useful for managing of their business. This is evident as shown by 33(47.8%) who agreed and 10(14.5%) who strongly agreed, although 20(29.0%) remained neutral, 4(5.8%) disagreed and 2(2.9%) strongly disagreed. Cumulatively, majority, 62.3% of the entrepreneurs revealed that they had useful experience for managing of their businesses. Finally, the findings reveal that majority, 54(78.3%) of the respondents, strongly agreed on coming up with strategies to help in the management of the enterprise, and were supported by 12(17.4%) who strongly agreed. Very few of the entrepreneurs with disabilities, 3(4.3%) remained neutral on the subject.

The findings in Table 4.16 indicate that entrepreneurs agreed ($M=4.16$, $SD=.559$) that they continually examine operational issues of their business and come up with strategies to help in management of the enterprise ($M=4.13$, $SD=.451$). The findings also indicate that entrepreneurs agreed ($M=4.00$, $SD=.569$) that they determine the variables for success in their business and in putting in place structures for successful operations of their businesses ($M=3.88$, $SD=.814$). It is also clear from the findings that entrepreneurs said they were neutral ($M=3.65$, $SD=.905$) in experience useful for management of their business and similarly in control systems to help identify and resolve any problem areas ($M=3.59$, $SD=.880$). These findings imply that managing the enterprise is one of the processes that the entrepreneurs practice.

The final practice in entrepreneurial process is entrepreneurship development. Findings on entrepreneurial development were presented using frequency counts and percentages as in Table 4.17.

Table 4.17: Entrepreneurial Development (Descriptive Statistics)

Entrepreneurial Development	SD(1)	D(2)	N(3)	A(4)	SA(5)	M	SD
ED1 People living with disability regularly attend trainings and seminars to enlighten us on new business opportunities.	3(4.3)	36(52.2)	14(20.3)	8(11.6)	8(11.6)	2.74	1.107
ED2 I brainstorm to find out new business opportunities	0(0.0)	3(4.3)	2(2.9)	52(75.4)	12(17.4)	4.06	.616
ED3 I mentor other people living with disabilities to start and venture into their own businesses	0(0.0)	2(2.9)	3(4.3)	42(60.9)	22(31.9)	4.22	.661
ED4 I strategize on the next business move in order to remain competitive.	0(0.0)	2(2.9)	3(4.3)	42(60.9)	22(31.9)	4.22	.661
ED5 I network with government ministries to get access to government opportunities	5(7.2)	21(30.4)	15(21.7)	26(37.7)	2(2.9)	2.99	1.050
ED6 I organize trust fund for people with living disability to enable them borrow and expand their businesses	15(21.7)	36(52.2)	12(17.4)	4(5.8)	2(2.9)	2.16	.933
Overall mean and standard deviation					3.39		.45

KEY: SD-Strongly Disagree, D- Disagree, N-Neutral, A-Agree, SA-Strongly Agree, M-Mean; SD- Standard Deviation

Source: Survey Data, 2019

The findings indicate that majority of the disabled entrepreneurs do not regularly attend trainings and seminars to enlighten them on new business opportunities as indicated by 36(52.2%) of the respondents who disagreed and 3(4.3%) who strongly disagreed on the subject. Fourteen, 20.3% of the entrepreneurs were neutral on the subject while 11.6% agreed, while the same percentage strongly agreed. Majority, 52(75.4%) of the entrepreneurs agreed that they brainstormed to find out new business opportunities. These were also supported by 12(17.4%) even though 2(2.9%) remained neutral and 3(4.3%) disagreed.

It is also clear from the findings that majority, 42(60.9%) of the respondents mentor other people with disabilities to start and venture into their own businesses. This was also supported by 22(31.9%) of the respondents who strongly agreed whereas 3(4.3%) remained neutral with 2(2.9%) disagreeing with the subject. Similar percentages were also obtained on the respondents' response on strategizing for their businesses.

Concerning access to government opportunities, the findings indicate that majority of the respondents, 26(37.7%) agreed that they networked with government ministries to get access to government opportunities, while 2(2.9%) strongly agreed. Fifteen, 21.7% of the respondents remained neutral on the same while 21(30.4%) and 5(7.2%) disagreed and strongly disagreed respectively. Finally, the findings show that majority, 36(52.2%) of the respondents disagreed that they organized trust fund for people with disability to enable them borrow and expand their businesses, which was affirmed by 15(21.7%) of the respondents who strongly disagreed. However, 12(17.4%) of the respondents remained neutral while 4(5.8%) and 2(2.9%) agreed and strongly agreed respectively.

The findings indicate that entrepreneurs with disabilities agreed ($M=4.22$, $SD=.661$) that they mentor other people with disabilities to start and venture into their own businesses, and strategize on the next business move in order to remain competitive. It is also clear from the findings that entrepreneurs with disabilities agreed ($M=4.06$, $SD=.616$) that they brainstormed to find out new business opportunities but on networking with government ministries to get access to government opportunities, they were neutral ($M=2.99$, $SD=1.050$). They were also neutral ($M=2.74$, $SD=1.107$) to the response of regularly attending trainings and seminars to enlighten them on new business opportunities. They

disagreed (M=2.16, SD=.933) to organizing trust fund for people with disability to enable them borrow and expand their businesses.

These findings imply that entrepreneurs living with disabilities are just neutral to carrying out entrepreneurial development. This confirms the theory of empowerment by McClelland emphasizes achievement orientation as the most important factor for entrepreneurs (McClelland, 1987). Individuals with high achievement orientation are not influenced by considerations of money or any other external incentives. Profit and incentives are merely yardsticks for measuring success of entrepreneurs with high achievement orientation. People with high achievement are not influenced by money rewards as compared to people with low achievement. The latter types are prepared to work harder for money or such other external incentives (Todd & Angela, 2012).

4.4.1 Summary of Findings on Entrepreneurial Processes

A summary analysis of entrepreneurial process using the four steps or dimensions namely entrepreneurial screening, entrepreneurial resources, entrepreneurial development and management of the enterprises was carried out. An overview of the means, minimum values, maximum values sum standard deviations as well as variances on entrepreneurial process constructs are presented in Table 4.18.

Table 4.18: Summary of Entrepreneurial Process

	N	Minimum	Maximum	Sum	Mean	Std. Deviation	Variance
Mean Entrepreneurial Screening	69	2.33	5.00	273.50	3.96	.52	.27
Mean Entrepreneurial Resources	69	1.17	4.17	198.33	2.87	.67	.44
Mean Entrepreneurial Development	69	2.67	4.33	234.33	3.39	.45	.20
Mean Management of Enterprise	69	2.67	5.00	269.33	3.90	.46	.21
Mean of entrepreneurial process	69	2.67	4.50	243.88	3.53	.38	.15
Valid N (listwise)	69						

KEY: SD-Strongly Disagree, D- Disagree, N-Neutral, A-Agree, SA-Strongly Agree, M-Mean; SD- Standard Deviation
Source: Survey Data, 2019

The findings indicate that the overall sample size of the entire number of registered entrepreneurs with disabilities was 69 business people. Entrepreneurial screening (ES) had a mean of 3.96, standard deviation of .52, variance of .27 and minimum and maximum values of 2.33 and 5.00 respectively. For entrepreneurial resources, the findings show, *minimum=1.17, maximum=4.17, sum=198.33, mean=2.87, std.dev=.67, variance=.44*. Entrepreneurial development indicated *minimum=2.67, maximum=4.33, sum=234.33, mean=3.39, std.dev.45, variance=.20*. Finally, management of the enterprise had, *minimum=2.67, maximum=5.00, sum=269.33, mean=3.90, std.dev=.46, variance=.21*. The overall mean of entrepreneurial process was 3.53 with a standard deviation of 0.38. From these findings, it is clear that there was no standard deviation beyond one, and the means ranged between 2.8 and 3.9. This implies that the responses were concentrated around the mean and the views were not varied. The findings are consistent with studies by Jack & Anderson (2002), Kodithuwakku (1997) and Kodithuwakku and Rosa (2002) who all agree that entrepreneurial processes play a role in the success of a business.

For this objective, the research hypothesis was: Ho: Entrepreneurial processes have no significant relationship with business success of entrepreneurs with disability in Western Kenya. The study employed both Pearson product moment correlation and standard multiple linear regression models to analyze the objective. First, the study sought the relationships among each of the step of entrepreneurial process and the three measurements of business success.

Table 4.19: Correlation between Entrepreneurial Processes and Business Success Sub-Scales

		Entrepreneurial screening	Entrepreneurial Resource	Entrepreneurial Development	Management Enterprise	Business success (satisfaction)	Business success (Survival)	Business success (growth)
Entrepreneurial screening	Pearson Correlation	1	.493**	.418**	.036	.106	.261*	.229
	Sig. (2-tailed)		.000	.000	.768	.388	.030	.058
	N	69	69	69	69	69	69	69
Entrepreneurial Resource	Pearson Correlation	.493**	1	.494**	.265*	.237*	.469**	.373**
	Sig. (2-tailed)	.000		.000	.028	.050	.000	.002
	N	69	69	69	69	69	69	69
Entrepreneurial Development	Pearson Correlation	.418**	.494**	1	.524**	.588**	.507**	.740**
	Sig. (2-tailed)	.000	.000		.000	.000	.000	.000
	N	69	69	69	69	69	69	69
Management Enterprise	Pearson Correlation	.036	.265*	.524**	1	.536**	.426**	.438**
	Sig. (2-tailed)	.768	.028	.000		.000	.000	.000
	N	69	69	69	69	69	69	69
Business success (satisfaction)	Pearson Correlation	.106	.237*	.588**	.536**	1	.742**	.726**
	Sig. (2-tailed)	.388	.050	.000	.000		.000	.000
	N	69	69	69	69	69	69	69
Business success (Survival)	Pearson Correlation	.261*	.469**	.507**	.426**	.742**	1	.614**
	Sig. (2-tailed)	.030	.000	.000	.000	.000		.000
	N	69	69	69	69	69	69	69
Business success (growth)	Pearson Correlation	.229	.373**	.740**	.438**	.726**	.614**	1
	Sig. (2-tailed)	.058	.002	.000	.000	.000	.000	
	N	69	69	69	69	69	69	69

** . Correlation is significant at the 0.01 level (2-tailed).
 * . Correlation is significant at the 0.05 level (2-tailed).

The findings indicate that there is a positive and significant correlation between entrepreneurial screening and business growth ($r=.261$, $p=.030$). This implies that entrepreneurs' personal survival is positively associated with entrepreneurial screening. Personal success and growth of the entrepreneurs was not significantly correlated with entrepreneurial resources. The findings further indicate that entrepreneurial resources was positively and significantly correlated with personal satisfaction ($r=.237$, $p=.050$); personal growth ($r=.469$, $p=.000$) and business growth ($r=.373$, $p=.002$). However, business survival had a moderate correlation with entrepreneurial resources as compared to personal satisfaction and growth which had a weak correlation. It can therefore be deduced that business success is positively associated with entrepreneurial resources such that as the resources increase, business becomes more successful.

Entrepreneurial development also indicated a positive and significant correlation with personal satisfaction ($r=.588$, $p=.000$), business survival ($r=.507$, $p=.000$) and personal growth ($r=.740$, $p=.000$). In this case, business success (personal growth) was strongly associated to entrepreneurial development as compared with personal satisfaction and business growth which indicated a moderate correlation. These findings indicate that business success strongly relied on entrepreneurial development.

Finally, the findings indicate that management of the enterprises was positively and significantly associated to personal satisfaction ($r=.536$, $p=.000$), business survival ($r=.426$, $p=.000$) and business growth ($r=.438$, $p=.000$). All the associations were moderate even though it was stronger with personal satisfaction as compared with the others. It can be concluded that business success is positively associated with entrepreneurial management.

All the constructs of business success were therefore computed to get a single mean which was correlated against entrepreneurial process steps. As indicated in Table 4.20, all the constituents of entrepreneurial process are correlated with business success. Thereafter, business success was regressed against entrepreneurial process.

Table 4.20: Summary Correlation between Entrepreneurial Process and Business Success

		Business Success	Entrepreneurial Success	Entrepreneurial Resource	Entrepreneurial Development	Management Enterprise
Business Success	Pearson Correlation	1				
	Sig. (2-tailed)					
	N	69				
Entrepreneurial Success	Pearson Correlation	.220	1			
	Sig. (2-tailed)	.069				
	N	69	69			
Entrepreneurial Resource	Pearson Correlation	.394**	.493**	1		
	Sig. (2-tailed)	.001	.000			
	N	69	69	69		
Entrepreneurial Development	Pearson Correlation	.703**	.418**	.494**	1	
	Sig. (2-tailed)	.000	.000	.000		
	N	69	69	69	69	
Management Enterprise	Pearson Correlation	.524**	.036	.265*	.524**	1
	Sig. (2-tailed)	.000	.768	.028	.000	
	N	69	69	69	69	69

** . Correlation is significant at the 0.01 level (2-tailed).

* . Correlation is significant at the 0.05 level (2-tailed).

KEY: BS-Business Success; ES-Entrepreneurial Success; ER-Entrepreneurial Resources; Entrepreneurial Development

The findings in Table 4.20 indicate that entrepreneurial development had a strong, positive and significant correlation with business success ($r=0.703$, $p=.000$), followed by management of the enterprise which had a moderate positive and significant correlation ($r= 0.524^{**}$, $p=0.000$) and finally entrepreneurial resources which had a moderate positive and significant correlation with business success ($r=.394^{**}$, $p=.001$). It, however, emerged that entrepreneurial screening and business success had an insignificantly weak positive correlation. It can, however, be deduced from these findings that there is a positive association between entrepreneurial process subscales and business success. This means that the more the entrepreneurs practise the processes, such as developing their businesses, putting in more resources and managing their enterprises well the more they succeed in their businesses.

In addition to the correlation between entrepreneurial process subscales and business success, a simple bivariate correlation between the mean of entrepreneurial process and business success was carried out and presented as in Table 4.21

Table 4.21: Summary of Correlation between Entrepreneurial Processes and Business Success

		Entrepreneurial process	Business Success
Entrepreneurial process	Pearson Correlation	1	.609**
	Sig. (2-tailed)		.000
	N	69	69
Business Success	Pearson Correlation	.609**	1
	Sig. (2-tailed)	.000	
	N	69	69

** . Correlation is significant at the 0.01 level (2-tailed).

Source: Survey data 2019

The findings show that there was a positive significant correlation between entrepreneurial process and business success ($r=.609$, $p<.05$). This means that there is a positive association between the two variables and therefore dependence on each other. It can be deduced that, the more the entrepreneurial processes are practised, the more the businesses succeed. Therefore, business success is associated to entrepreneurial process. To this end, simple linear regression model was also carried out in order to establish the effect of entrepreneurial processes on business success. The findings are presented in Table 4.22 as follows.

Table 4.22: Effect of Entrepreneurial Processes on Business Success

Model Summary^b											
Model	R	R Square	Adjusted Square	R Std. Error of the Estimate	Change Statistics			df1	df2	Sig. Change	Durbin-F Watson
					R Square Change	F Change					
1	.609 ^a	.371	.361	.58832	.371	39.496	1	67	.000	2.051	
a. Predictors: (Constant), Entrepreneurial Process											
b. Dependent Variable: Business Success											
Model	Unstandardized Coefficients				Standardized Coefficients		T	Sig.	Collinearity Statistics		
		B	Std. Error		Beta				Tolerance	VIF	
1	(Constant)	-.705	.660			-1.069	.289				
	Entrepreneurial Process	1.166	.186		.609	6.285	.000		1.000	1.000	
a. Dependent Variable: Business Success											

Source: Survey Data, 2019

Table 4.22 shows the results of the effect of entrepreneurial processes on business success. From the findings, the R value is 0.609 which indicates the multiple correlation between business success and entrepreneurial processes. This value is moderate thus affirming further that there is a correlation between entrepreneurial processes and business success. There is also the coefficient of determination, which is the R^2 value. The findings thus shows that entrepreneurial processes accounted for 37.1% variance in business success before shrinkage ($R^2=.371$) and 36.1% after shrinkage ($R^2=.361$). These findings were significant and they indicate a good model that is not by chance, $F(1,67)=39.496$, $p=.000$). The F statistics is large, implying that the findings are significant and the model is a good fit. This also implies that the findings reflect a true population measure and is not by chance. The findings also show the standard error of estimate value, Std. Error of the Estimate=.58832, which is a small value implying that the prediction value falls close to the expected business success values and thus a closely accurate finding. In addition, the findings indicate that entrepreneurial processes had a positive significant effect on business success ($\beta=.609$, $p=.000$), which implies that improved entrepreneurial processes consequently lead to business success among entrepreneurs with disabilities.

In addition to the findings due to simple linear regression model, further analysis was carried out using standard multiple regression models on the effect of each of the entrepreneurial processes construct on business success. The findings are presented in Table 4.23.

It is clear that entrepreneurial resource and entrepreneurial development accounted for a significant variance in business success. This is evident from the results that were significant, ($\Delta R^2=.108$, $F(2, 66)=8.415$, $p=.005$) for entrepreneurial resource and ($\Delta R^2=.353$, $F(3, 65)=46.830$, $p=.000$) for entrepreneurial development processes. From these findings, it is clear that both results were significant at p value less than or equal to 0.05. The F statistic values for entrepreneurial resource and entrepreneurial development implies that these variables improve the model fit without independent variables. Therefore the model fits well with the inclusion of these two variables and reflects the true population measure. However, the other forms of entrepreneurial processes did not account for a significant amount of variance in business success. In order to draw

inference from the findings, the variance reported were multiplied by 100% so as to establish the variance accounted for by these processes out of 100. The results indicate that entrepreneurial resources accounted for 10.8% leaving 88.2% of the variance in business success accounted for by other factors. Similarly, the results revealed that entrepreneurial development accounted for 35.3% variance in business success leaving 64.7% unaccounted or accounted for by other factors. It can therefore be deduced from these findings that entrepreneurial development accounts for the largest percentage of change in business success for businesses for entrepreneurs with disabilities.

Table 4.23: Standard Multiple Effect of Entrepreneurial Processes on Business Success

(Hierarchical Regression Analysis)

Model Summary										
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					
					of R Change	Square F Change	df1	df2	Sig. Change	F
1	.220 ^a	.048	.034	.723	.048	3.407	1	67	.069	
2	.395 ^b	.156	.130	.686	.108	8.415	1	66	.005	
3	.714 ^c	.509	.487	.527	.353	46.830	1	65	.000	
4	.731 ^d	.535	.506	.517	.025	3.498	1	64	.066	

a. Predictors: (Constant), Entrepreneurial Screening

b. Predictors: (Constant), Entrepreneurial Screening, Entrepreneurial Resource

c. Predictors: (Constant), Entrepreneurial Screening, Entrepreneurial Resource, Entrepreneurial Development

d. Predictors: (Constant), Entrepreneurial Screening, Entrepreneurial Resource, Entrepreneurial Development, Enterprise Management

Model		Unstandardized Coefficients	Standardized Coefficients	T	Sig.
		B	Std. Error	Beta	
1	(Constant)	2.182	.675		3.234 .002
	Entrepreneurial Screening	.311	.169	.220	1.846 .069
2	(Constant)	2.026	.642		3.155 .002
	Entrepreneurial Screening	.048	.184	.034	.262 .794
	Entrepreneurial Resource	.417	.144	.377	2.901 .005
3	(Constant)	-.101	.583		-.173 .863
	Entrepreneurial Screening	-.182	.145	-.128	-1.250 .216
	Entrepreneurial Resource	.122	.119	.110	1.029 .307
	Entrepreneurial Development	1.144	.167	.703	6.843 .000
4	(Constant)	-.900	.714		-1.260 .212
	Entrepreneurial Screening	-.111	.148	-.078	-.749 .456
	Entrepreneurial Resource	.099	.117	.090	.847 .400
	Entrepreneurial Development	.961	.191	.590	5.032 .000
	Enterprise Management	.309	.165	.194	1.870 .066

a. Dependent Variable: Mean BS

Source: Survey data, 2019

The findings on the model coefficients indicate that only two variables had a significant effect on business success. The other variables, namely entrepreneurial screening and entrepreneurial management, were not significant. These variables or processes are entrepreneurial resource and entrepreneurial development. This is evident from the findings which show that entrepreneurial resources had a positive and significant effect ($\beta=.377$, $t(69)=2.901$, $p=.005$) on business success. The F statistics for entrepreneurial resource and development were higher than 4 indicating a good model fit. However, upon adding management enterprises in the model, only entrepreneurial development was significant ($\beta=.590$, $t(69)=5.032$, $p=.000$). The t value is greater than 2 implying that, indeed, entrepreneurial development was significant. This further implies that when the entrepreneurial processes are compared and incorporated in the model, only entrepreneurial resources and development have an effect on business success with the later having the strongest effect. Based on the findings obtained from the regression model, there is a relationship between entrepreneurial process and business success. Therefore, we reject the null hypothesis that there is no relationship between entrepreneurial process and business success and adopt the alternative hypothesis that there is a relationship between entrepreneurial process and business success. It can thus be concluded that there is a positive relationship between entrepreneurial process and business success of entrepreneurs with disability.

Analysis on the effect of entrepreneurial processes on business success factors was also carried out. The findings on the effect of entrepreneurial processes while using traditional mean scores on each of the theoretically classified subscales of business success are also presented in Table 4.24, 4.25 and 4.26.

Table 4.24: Effect of Entrepreneurial Processes on Business Survival

Model Summary										
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					
					R Square Change	F Change	df1	df2	Sig.	F Change
1	.596 ^a	.355	.315	.53010	.355	8.807	4	64	.000	

a. Predictors: (Constant), Mean ME, Mean ES, Mean ER, Mean ED

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients Beta	T	Sig.
		B	Std. Error			
		1	(Constant)			
	Entrepreneurial Screening	.013	.151	.011	.086	.932
	Entrepreneurial Resource	.272	.120	.283	2.272	.026
	Entrepreneurial Development	.350	.196	.247	1.790	.078
	Enterprise Management	.307	.169	.221	1.813	.075

a. Dependent Variable: Business success (Survival)

Source: Survey Data, 2019

This analysis is further illustrated using the model equation as shown below,

$$\text{Business survival} = 0.259 + 0.13X_{ES} + 0.272X_{ER} + 0.350X_{ED} + 0.307X_{ME} + \varepsilon$$

From these equations, it is clear that before adding any other determinants to the model, there is a constant business success determined by constant factors which could be existence of the business, location among others not considered in the study. This is indicated by a constant term of 0.259. However, the inclusion of entrepreneurial screening to the model revealed that one standard deviation change in entrepreneurial screening leads to a 0.13 unit change in business survival. Similarly, entrepreneurial resources, entrepreneurial development and management of enterprises positively

contributed to business survival with coefficients of 0.272, 0.350 and 0.307 respectively. The findings also shows that entrepreneurial processes account for 35.5% variance in business survival, $R^2=.355$, $p<.05$, $F(4, 64)=8.807$, with F statistics indicating that the model is a good fit for the data and entrepreneurial processes combined makes a good predictor for business survival. It can however be noted that among these contributing factors, entrepreneurial development had the strongest effect, implying that businesses would have a higher survival chance with better entrepreneurial development.

Table 4.25: Effect of Entrepreneurial Processes on Business Satisfaction

Model Summary											
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change R Square	Change F	Change df1	Change df2	Sig. Change	F	
1	.653 ^a	.427	.391	.64953	.427	11.905	4	64	.000		

a. Predictors: (Constant), Management Enterprise, Entrepreneurial Screening, Entrepreneurial Resource, Entrepreneurial Development

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
	(Constant)	-.693	.896			.773 .442
	Entrepreneurial Screening	-.148	.185	-.092		-.797 .428
	Entrepreneurial Resource	-.047	.147	-.038		-.321 .750
1	Entrepreneurial Development	.906	.240	.492		3.780 .000
	Management Enterprise	.524	.207	.291		2.530 .014

a. Dependent Variable: Business success (satisfaction)

Source: Survey Data, 2019

This analysis is further illustrated using the model equation as shown below,

$$\text{Business Satisfaction} = -0.693 - .148X_{ES} - .047X_{ER} + .906X_{ED} + .524X_{ME} + \epsilon$$

Business satisfaction could poorly perform while withholding other possible determinants as indicated by a constant of -0.693. However, the change in slope due to entrepreneurial development makes the greatest impact on business satisfaction as shown by a coefficient

of 0.906. The second factor that highly improves the fit is management of enterprises with a coefficient of 0.524. Entrepreneurial screening also seems to make a negative impact on business satisfaction as shown by a negative coefficient of -.148. This means that entrepreneurial development makes the best contribution on business satisfaction. The findings also show that entrepreneurial processes account for a significant 42.7% variance in business satisfaction ($R^2=.427$, $p<.05$), which an F statistic, $F(4, 64)=11.905$. This implies that the model is a good fit. This also means that the findings are not by chance but are due to the improvement of entrepreneurial processes on business survival.

Table 4.26: Effect of Entrepreneurial Processes on Business Growth

Model Summary									
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	F Change	df1	df2	Sig. F Change
1	.748 ^a	.559	.531	.68374	.559	20.278	4	64	.000

a. Predictors: (Constant), Management Enterprise, Entrepreneurial Screening, Entrepreneurial Resource, Entrepreneurial Development

Coefficients^a						
Model		Unstandardized Coefficients	Std. Error	Standardized Coefficients	T	Sig.
		B		Beta		
	(Constant)	-2.241	.944		-2.375	.021
	Entrepreneurial Screening	-.202	.195	-.105	-1.037	.304
1	Entrepreneurial Resource	.075	.155	.050	.485	.629
	Entrepreneurial Development	1.630	.252	.738	6.458	.000
	Management Enterprise	.091	.218	.042	.416	.678

a. Dependent Variable: Business success (growth)

Source: Survey Data, 2019

This analysis is further illustrated using the model equation as shown below,
 $Business\ Growth = -2.241 - .202X_{ES} + .075X_{ER} + 1.630X_{ED} + .091X_{ME} + \dots + 4.2$

Examining the model fit for business growth, it is clear that businesses would make losses should the proposed determinants be withheld or their effect neglected. This is shown by a constant slope of -2.241. However, the change in slope due to inclusion of entrepreneurial screening also indicated a negative coefficient of -.202. Entrepreneurial development marked a positive impact on business growth with a coefficient of 1.630 as well as management of enterprises which had a coefficient of 0.91. This means that only entrepreneurial development could significantly lead to business growth for businesses of people with disability. The findings also indicates that entrepreneurial processes accounts for 55.9% variance in business growth. Thus is a significant improvement, ($R^2=.559$, $F(4,64)=20.278$, $p<.05$). The large F statistic further implies that the model is well fit and not by chance. Therefore, there is sufficient evidence to conclude that entrepreneurial processes have an influence on business growth.

Based on the findings obtained from the regression models, there is a relationship between entrepreneurial process and business success. Therefore, we reject the null hypothesis that there is no relationship between entrepreneurial process and business success and adopt the alternative hypothesis that there is a relationship between entrepreneurial process and business success. It can thus be concluded that there is a positive relationship between entrepreneurial process and business success of entrepreneurs with disability.

According to McClelland, the characteristics of entrepreneur has two features-first, doing things in a new and better way and, second, decision making under uncertainty. This confirms the extent to which they can carry out entrepreneurial development as well as manage their business as in the present study. Similarly, Pavey (2006) suggests that entrepreneurship is one of the fundamental drivers of innovation, competitiveness, and economic growth for both developed and developing countries and serves as a social inclusion for minority groups, for instance, persons with disabilities.

The current results support the fact that entrepreneurial processes contribute to success. These findings are also in tandem with the findings of Kodithuwakku & Rosa (2002) who revealed that entrepreneurial processes were important in the successful entrepreneurs' emergence from an extremely unpromising and constrained environment finding by

Kodithuwakku (1997), were that entrepreneurial and managerial functions are interdependent elements in influencing economic success. Nassif, Ghobril & Silva (2010) revealed that the entrepreneur assumes a role that is more active than reactive in the development and success of the venture. Results by Jack & Anderson (2002) revealed that embeddedness plays a key role in shaping and sustaining a business. Terry (2017) revealed that entrepreneur success factors and managerial success factors achieve and sustain profitability in small businesses. Apata (2015) revealed that modest communication skills aid adoption of effective entrepreneurial processes and about 83% have a strong belief in themselves to succeed. Successful farmers had multiple sources of related income generation business ventures. Targeting the entrepreneurs for support could make them even more effective. Results by Neneh, (2012) results revealed that lack of an entrepreneurial mindset contributes to the high failure rate of SMEs in South Africa.

The contrast is in the manner in which these authors constructed entrepreneurial processes. For example, Kodithuwakku (1997) constructed entrepreneurial process as managerial function whereas Nassif, Ghobril & Silva (2010) constructed entrepreneurial process as the values, characteristics and actions of the entrepreneur over time on the other. Jack & Anderson (2002) hand used Giddens' theory of structuration to develop the conception of entrepreneurship as an embedded socio-economic process. Apata (2015) used personal characteristics, socio economic factors, situational factors and psychological factors. Both Kodithuwakku and Rosa (2002) and Nassif, Ghobril and Silva (2010) use case study approach while studies by Nassif, Ghobril & Silva (2010), Jack Anderson (2002) and Terry (2017) took qualitative approaches. In the current study the researcher, adopted a survey design and took a quantitative approach, which involved deeper analyses such as regressions and ANOVA.

The current study is different because it revealed the relationship of composite entrepreneurial processes on success $\beta=.609$, $t(69)=6.285$, $p=.000$ and also the results for various constructs which are entrepreneurial development ($\beta=.590$, $t(69)=5.032$, $p=.000$) as well as entrepreneurial resource ($\beta=.377$, $t(69)=2,901$, $p=.000$). The current study was able to establish the contributions of the individual effect of the critical elements of entrepreneurial process on business success. It also established the contributions of the combined critical elements of entrepreneurial process on business success. Furthermore,

the contributions of each of the entrepreneurial process constructs on each of the constructs of business success was also established. Therefore, using the above combination of entrepreneurial processes will result in success of a business, compared to if each of the processes were used independently on success. Business success can therefore be enhanced by practising combined entrepreneurial processes. The current study also contributes to the body of knowledge by determining entrepreneurial processes among the registered businesses owned by the disabled in Western Kenya. For this reason, this study is beneficial to practitioners by boosting the performance of such businesses in Western Kenya.

4.5 Relationship between Procurement Affirmative Action Practices and Business success of Entrepreneurs with Disability in Western Kenya

The second objective of the study was to determine the relationship between procurement affirmative action practices and business success of entrepreneurs with disability in Western Kenya. Affirmative action in procurement is a policy in which an individual's age, sex, and disability status are taken into account by a business or the government in order to increase the opportunities provided to an underrepresented part of society. Affirmative action is designed to increase the number of people from these groups within businesses, institutions and other areas of society in which they have had historically low representation. Consequently, an over view of the findings on the rating of procurement affirmative action practices were presented as in Table 4.27 using descriptive statistics.

Table 4.27: Procurement Affirmative Action Practices (Descriptive Statistics)

PAAP	SD(1)	D(2)	N(3)	A(4)	SA(5)	Mean	S.Dev
PAAP1.The government periodically organizes seminars to train people with disability on how to identify business opportunities.	3(4.3)	24(34.8)	18(26.1)	20(29.0)	4(5.8)	2.97	1.03
PAAP2. I fully take advantage of 30% government reserved contract opportunity for youths and people with disability	7(10.1)	11(15.9)	18(26.1)	28(40.6)	5(7.2)	3.19	1.12
PAAP3.The government sensitizes people with disability on available procurement opportunities.	9(13.0)	23(33.3)	3(4.3)	32(46.4)	2(2.9)	2.93	1.20
PAAP4.People with disability enjoy automatic prequalification in government tenders	13(18.8)	38(55.1)	6(8.7)	6(8.7)	6(8.7)	2.33	1.15
PAAP5.People with disability enjoy preferential treatment in banks to limit time wastage.	9(13.0)	26(37.7)	6(8.7)	16(23.1)	12(17.4)	2.94	1.36
PAAP6.People with disability enjoy tax exemption of upto KES 150,000 in their monthly pay to help them in capital accumulation	6(8.7)	16(23.2)	6(8.7)	21(30.4)	20(29.0)	3.48	1.36
Overall Mean of PAAP						2.97	.81

KEY: PAAP- Procurement affirmative action Practices

SD-Strongly Disagree, D- Disagree, N-Neutral, A-Agree, SA-Strongly Agree, M-Mean; SD- Standard Deviation

Source: Survey Data, 2019.

The findings on procurement affirmative action practices reveal different outcomes. For instance, the government failed to organize seminars periodically to train people with disability on how to identify business opportunities. This is evident from majority, 24(34.8%) of the respondents who disagreed as well as 3(4.3%) that strongly disagreed leading to cumulative 39.1% disagreeing as compared to 24(34.8%) of the respondents who agreed and strongly agreed. The reason for this could be that advertisements are mainly made online. As such, the information cannot be accessed by all entrepreneurs. This is indicated in the report of the research conducted (Appendix IX). Similarly, literature confirms that skills training and business education have a positive effect on enterprise performance (Akanji, 2006; Cheston & Kuhn, 2002; Kuzilwa, 2005). Majority of the entrepreneurs agreed that they fully took advantage of the 30% government reserved contract opportunity for youths and people with disability as revealed by 28(40.6%) who agreed and 5(7.2%) who strongly agreed. However, few of the respondents, 11(15.9%) disagreed while 7(10.1%) strongly disagreed. Eighteen, 26.1% of them, however, remained neutral on the subject. This could be the case, as indicated by the report of the research conducted (Appendix 1X) that the 30% reserved opportunities do not benefit the people with disability since some of them have challenges with mobility, cost of transport to look for the tenders, access to information, lack of enough capital and that some entrepreneurs do not have hope in winning the tenders since they have applied severally without success.

The findings further indicate that majority, 32(46.4%) of the entrepreneurs with disability disagreed that the government sensitizes people with disability on available procurement opportunities. They were also supported by 2(2.9%) who strongly agreed, although 23(33.3%) disagreed, 9(13.0%) strongly disagreed and 3(4.3%) remained neutral on the subject. Furthermore, the findings show that majority of the entrepreneurs with disability do not enjoy automatic prequalification in government tenders. This is evident as indicated by 38(55.1%) of the respondents who disagreed and 13(18.8%) who strongly disagreed. Cumulatively, only 17.4% disagreed and strongly disagreed. However, six, 8.7% of the entrepreneurs with disability remained neutral on the subject. These results corroborate findings by Sarvadi (2004), who wrote that entrepreneurship is considered the backbone of the economy. However, limited resources and opportunities are given to individuals with disabilities to pursue entrepreneurship.

The findings also indicate that majority of the respondents, 26(37.7%) disagreed that they enjoyed preferential treatment in banks to limit time wastage. They were also supported by 6 (8.7%). However, 6(8.7%) of the respondents remained neutral while 21(30.4%) and 20(29.0%) of them agreed and strongly agreed respectively. This could be the case, since not all banks offer preferential treatment to the disabled, as indicated in the attached report (Appendix 1X). Finally, the findings show that majority of the entrepreneurs with disability enjoyed tax exemption of up to KES 150,000 in their monthly pay to help them in capital accumulation. This is evident by 21(30.4%) who agreed and 20(29.0%) who strongly agreed, while 6(8.7%) remained neutral on the subject. It is also clear that 6(8.7%) of the respondents strongly disagreed while 16(23.2%) disagreed. In addition to these findings, the results on means and standard deviations were sought. The current study corroborates studies by Maziriri and Nkosivumile (2016) whose findings revealed that only 55 percent of entrepreneurs living with disabilities in the Sebokeng Township of South Africa indicated that they had once got support from the government and went further to highlight that the government support they received was not enough to sustain them in running their entrepreneurial ventures.

The findings in Table 4.27 indicate that there are procurement affirmative action practices among people with disabilities in Western Kenya. The results show that people with disability enjoy tax exception of up to KES 150,000 in their monthly pay to help them in capital accumulation (Mean=2.97, SD=1.36). They take advantage of 30% government reserved contract opportunity for youths and people with disability (Mean=3.19, SD=1.12) and the government periodically organizes seminars to train people with disability on how to identify business opportunities (Mean=2.97, SD=1.03). It is clear from the findings that people with disability enjoy preferential treatment in banks to limit time wastage (Mean=2.94, SD=1.36) and the government sensitizes people with disability on available procurement opportunities (Mean=2.93, SD=1.20). The overall mean and standard deviation shows that procurement affirmative practices are neutrally carried out among the enterprises for the people with disabilities (Mean=2.97, SD=0.81). From the findings, the neutral response of close to score 3 is an indication of average practice of procurement affirmative action practices. This means that these practices could still be catching up or the businesses are practising them although not satisfactorily. However, given some form of practice, there is a promising effect of business success. The current

study is contrary to studies by Maziriri and Nkosivumile (2016) whose findings also revealed that there was lack of awareness on government support centres or initiatives of supporting the businesses that are managed and operated by entrepreneurs living with disabilities in the Sebokeng Township of South Africa.

Pearson Product Moment correlation was thus carried out in order to establish whether there existed a significant correlation between procurement affirmative action practices and business success. The findings are presented in Table 4.28 as follows.

To this effect, the study carried out correlation between procurement affirmative action practices and business success using Pearson Product Moment Correlation. The findings are presented in Table 4.28.

Table 4.28: Correlation between Procurement Affirmative action Practices and Business Success

		Procurement Affirmative Action Practices	Business Success
Procurement	Pearson Correlation	1	.511**
Affirmative	Sig. (2-tailed)		.000
Action Practices	N	69	69
	Pearson Correlation	.511**	1
Business Success	Sig. (2-tailed)	.000	
	N	69	69

** . Correlation is significant at the 0.01 level (2-tailed).

KEY: PAAP- Procurement Affirmative Action Practices; BS-Business Success

Source: Survey data 2019

The findings in Table 4.28 show that there is a moderate positive and significant correlation between procurement affirmative action practices and business success ($r = .511, p < .05$). The test of hypothesis shows that the test significance fail to agree with the null hypothesis that Procurement affirmative action practices have no significant relationship with success of business of entrepreneurs with disability in Western Kenya.

The null hypothesis was therefore rejected because the study does not have sufficient evidence to support it. An alternative hypothesis that “There is a significant correlation between procurement affirmative action practices and business success” was therefore adopted.

As results of significant correlation between procurement affirmative action practices and business success, the study further sought to establish the correlation between procurement affirmative action practices and each of the constructs of business success, These are: personal satisfaction, business survival and personal growth. The findings are presented in Table 4.29.

Table 4.29: Correlation between Procurement Affirmative Action and Individual Constructs of Business Success

		(1)	(2)	(3)	(4)
(1) Mean PAAP	Pearson Correlation	1	.341**	.599**	.461**
	Sig. (2-tailed)		.004	.000	.000
	N	69	69	69	69
(2) Business success (satisfaction)	Pearson Correlation	.341**	1	.742**	.726**
	Sig. (2-tailed)	.004		.000	.000
	N	69	69	69	69
(3) Business success (Survival)	Pearson Correlation	.599**	.742**	1	.614**
	Sig. (2-tailed)	.000	.000		.000
	N	69	69	69	69
(4) Business success (growth)	Pearson Correlation	.461**	.726**	.614**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	69	69	69	69

** . Correlation is significant at the 0.01 level (2-tailed).

Source: Survey data 2019

The findings indicate that procurement affirmative action practices was positively and significantly correlated with each of the measures of business success; personal satisfaction ($r=.341$, $p=.004$); business survival ($r=.599$, $p=.000$) and personal growth ($r=.461$, $p=.000$). The strongest correlation occurred between business survival and procurement affirmative action practices. These findings imply that each of the measures of business success was associated with procurement affirmative action practices.

Linear regression models were carried out to determine the effect of procurement affirmative action practices on each of the outcomes of business success. The findings are shown in Table 4.30, Table 4.31 and Table 4.32

Table 4.30: Effect of PAAP on Business Satisfaction

Model Summary										
Model	R	R Square	Adjusted Square	R Std. Error of the Estimate	Change Statistics					
					R Change	Square	F Change	df1	df2	Sig. F Change
1	.341 ^a	.116	.103	.78804	.116		8.831	1	67	.004
a. Predictors: (Constant), Mean PAAP										
Coefficients ^a										
Model	Unstandardized Coefficients			t	Sig.					
	B	Std. Error	Beta							
1	(Constant)	2.665	.364	7.320	.000					
	Mean PAAP	.333	.112	.341	2.972	.004				
a. Dependent Variable: Business success (satisfaction)										

Source: Survey Data, 2019:

KEY: PAAP- Procurement Affirmative Action Practices; BS-Business Success

Table 4.31: Effect of PAAP on Business Survival

Model Summary										
Model	R	R Square	Adjusted Square	R Std. Error of the Estimate	Change Statistics					
					R Change	Square	F Change	df1	df2	Sig. F Change
1	.599 ^a	.359	.350	.51636	.359		37.579	1	67	.000
a. Predictors: (Constant), Mean PAAP										
Coefficients ^a										
Model	Unstandardized Coefficients			t	Sig.					
	B	Std. Error	Beta							
1	(Constant)	2.066	.239	8.660	.000					
	Mean PAAP	.450	.073	.599	6.130	.000				
a. Dependent Variable: Business success (Survival)										

Source: Survey Data, 2019

Table 4.32: Effect of PAAP on Business Growth

Model Summary										
Model	R	R Square	Adjusted Square	R Std. Error of the Estimate	Change R	Change Square	F Change	df1	df2	Sig. F Change
1	.461 ^a	.213	.201	.89292	.213		18.085	1	67	.000
a. Predictors: (Constant), Mean PAAP										
Coefficients^a										
Model	Unstandardized Coefficients			Standardized Coefficients	t	Sig.				
		B	Std. Error	Beta						
1	(Constant)	1.369	.413		3.318	.001				
	Mean PAAP	.540	.127	.461	4.253	.000				
a. Dependent Variable: Business success (growth)										

Source: Survey data, 2019:

KEY: PAAP- Procurement Affirmative Action Practices; BS-Business Success

The findings in Tables 4.30, 4.31 and 4.32 indicate that procurement affirmative action practices have an effect on personal satisfaction ($\beta=.341, p=.004$) and accounts for 11.6% change in personal satisfaction. For business survival, it had a statistically significant effect as well ($\beta=.599, p=.000$) and accounted for 35.9%, $F(1, 67)=18.085$. The large F statistic implies that PAAP makes a good model fit and significantly improves business growth. Finally, it is also clear from the findings that procurement affirmative action practices has a positive significant effect ($\beta=.461, p=.000$) on business growth and accounts for 21.3% variance.

From the results in Table 4.30, it is clear that PAAP had a positive significant effect on business satisfaction. This implies that PAAP forms a significant predictor and explains the underlying behaviour of business satisfaction among entrepreneurs with disabilities. Further implication of the findings is that one unit change in PAAP leads to 0.341 unit increase in business satisfaction. More precisely and clearly, the findings imply that, for every significant improvement, the practices of affirmative action, entrepreneurs with disabilities will tend to be satisfied in their business thus indicating success.

Business survival is vital for the performance of business. In fact, once the business survives, there are higher chances of performing better. The findings have indicated that PAAP affects business survival positively. This implies that more affirmative action practices reduce the chances of business failure. Quantitatively, the chances of a business

to survive given a unit increase in practising affirmative action is more than half, as indicated by 0.599 units.

Finally, the findings have revealed a lot on the effect of PAAP on business growth. It is clear that PAAP has positively improved business growth in the sense that, for every one unit increase in affirmative action practices, there is 0.461 unit increase in business growth. This implies that practising affirmative action would make the business grow with significant margins.

The study hypothesis in this objective stated that Ho: Procurement affirmative action practices have no significant relationship with business success of entrepreneurs with disability in Western Kenya. To combine business success, the three subscales were used. The study carried out a linear regression model to establish if procurement affirmative action practices have a statistically significant effect on business success. The findings are presented in Table 4.33.

Table 4.33: Effect of Procurement Affirmative Action Practices on single Business Success

Model Summary									
Model	R	R Square	Adjusted R Square	Std. Error of Estimate	Change Statistics				
				the	R Square	F	df1	df2	Sig. F Change
1	.511 ^a	.261	.250	.638	.261	23.625	1	67	.000
a. Predictors: (Constant), PAAP									
Model Coefficients^a									
Model	Unstandardized Coefficients			Standardized Coefficients		T	Sig.	Collinearity Statistics	
	B	Std. Error		Beta			Tolerance	VIF	
1	(Constant)	2.033	.295		6.897	.000			
	PAAP	.441	.091	.511	4.861	.000	.923	1.084	
a. Dependent Variable: BS									

Source: Survey data, 2019

KEY: BS-Business Success; PAAP- Procurement Affirmative Action Practices

The findings indicate that procurement affirmative action practices accounted for 26.1% variance in business success ($R^2=0.261$, $F(1,67)=23.625$, $p=.000$) which was significant at

0.05 threshold value. From the findings, the F statistic is also big and significant, which implies that the model is well fit and is not by chance but rather reflects the true population measure. The findings on model coefficient row also indicate that procurement affirmative action practices had a positive and significant effect, $\beta=.511$, $t(69)=4.861$, $p=.000$, on business success. This implies that 1 standard deviation in procurement affirmative action practices will result in a change of 0.511 standard deviation units in business success. This means that improvement in procurement affirmative action practices will also lead to improved business success. The null hypothesis is therefore rejected and the results are concluded on the basis of the alternative hypothesis.

The results bear on empowerment theories which affirm that one of the ways of effective economic empowerment for the disabled is by encouraging and supporting them in activities of their communities such as entrepreneurship and that people with disabilities in actual fact need to be empowered and their lives need to be taken care of, hence, with the government intervention by providing benefits of equal rights, the disabled would also be able to contribute to the economic growth of a country (Osman, Rahim, Yusof, Zikrul & Noor, 2014). The results would fit in well with the implementation of sustainable development goals of developing countries which purposed to improve on the quality of life, in this case, the life of people with disabilities in the entrepreneurial activity. The findings of the current study are consistent with those of Reddington and Fitzsimons (2013) who revealed that the need for support from peers, government agencies, and banks or other sources of financing was one of the most fundamental issues in entrepreneurial success for entrepreneurs living with disability in the United Kingdom. The study by Muraguri (2013) reveals that the contribution of procurement affirmative action practices is minimal.

The findings of the current study can be compared to the study by Blanchflower *et al.* (2005) who revealed that despite the existence of various affirmative action programmes, little had changed. Marion (2017) also revealed, in her study, that, after exemption policy was eliminated, the average disadvantaged business enterprise utilization was unchanged. Mazinga and Madinga (2016) found that the support from government was not enough to sustain running of enterprise ventures. In his findings Munyo (2010), revealed positive relationships between procurement opportunities and performance of enterprises.

Past studies have only focused on very few aspects of procurement affirmative action practices, namely, programmes, procedures, sensitization and financing. Five aspects of affirmative action practices were analyzed in the current study. They include training, government reserves, sensitization, tendering and preferential treatment. However the study did not focus on the parameters of each of the practices. Instead, the researcher established the contribution of the combined procurement affirmative action practices combined on business success $\beta=.511$, $t(69)=4.861$, $p=.000$. This reveals that training, government reserves, sensitization, tendering and preferential treatment are important for business success of entrepreneurs with disability. As such, they should be enhanced. A combination of these practices will lead to the success of the businesses of entrepreneurs living with disability. Furthermore, this study extends the understanding of procurement affirmative action practices and empowerment theories and highlight their applicability in businesses owned by entrepreneurs with disability in Western Kenya.

4.6 Moderation of Procurement Affirmative Action of Entrepreneurial Process-Business Success Relationship

The third objective of the study sought to investigate the moderating effect of procurement affirmative action practices on the relationship between entrepreneurial process and business success of entrepreneurs with disability in Western Kenya. In the model, the factors for the predictor variable, which are entrepreneurial process and the moderator variable which is procurement affirmative action practices were entered. Finally, the interaction term, which is the product of the predictor and moderator variable were entered in the model. The findings are shown in Table 4.34. The model used was a hierarchical multiple regression analysis with business success as the outcome variable, entrepreneurial process as the predictor and Procurement Affirmative Action Practices as the moderator variable.

Table 4.34: Interactive Effect of Procurement Affirmative Action Practices on the Relationship between Entrepreneurial Processes and Business success

Model Summary ^d										
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change in R Square	Statistics F	df1	df2	Sig. F Change	Durbin-Watson
1	.609 ^a	.371	.361	.58832	.371	39.496	1	67	.000	
2	.639 ^b	.408	.390	.57481	.038	4.188	1	66	.045	
3	.677 ^c	.458	.433	.55431	.050	5.971	1	65	.017	2.024

a. Predictors: (Constant), EP
b. Predictors: (Constant), EP, PAAP
c. Predictors: (Constant), EP, PAAP, Interaction
d. Dependent Variable: BS

Coefficients ^a												
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Correlations			Collinearity Statistics		
		B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF	
1	(Constant)	-.705	.660		-1.069	.289						
	EP	1.166	.186	.609	6.285	.000	.609	.609	.609	1.000	1.000	
2	(Constant)	-.418	.659		-.634	.528						
	EP	.903	.222	.472	4.063	.000	.609	.447	.385	.665	1.503	
	PAAP	.205	.100	.238	2.046	.045	.510	.244	.194	.665	1.503	
3	(Constant)	.206	.685		.301	.765						
	EP	.640	.240	.334	2.669	.010	.609	.314	.244	.531	1.882	
	PAAP	.302	.105	.350	2.893	.005	.510	.338	.264	.569	1.758	
	Interaction	.185	.076	.252	2.443	.017	.302	.290	.223	.785	1.274	

a. Dependent Variable: BS

Source: Survey data, 2019

The findings on the moderation analysis are presented in Table 4.34. To test the hypothesis that procurement affirmative action practices do not statistically significantly moderate the relationship between entrepreneurial processes and business success of entrepreneurs with disability in Western Kenya, a hierarchical multiple regression analysis was conducted.

In the first step, entrepreneurial processes was entered to the model. The findings indicate that entrepreneurial processes accounted for a significant amount of variance in business success, $\Delta R^2 = .371$, $\Delta F(1, 67) = 39.496$, $p = .000$. This large F statistics, larger than 4, implies that the model is a good fit. This implies that out of 100%, entrepreneurial processes accounted for 36.1% variance in business success. In addition, an examination of the model coefficients indicates that entrepreneurial processes statistically significantly contributed to the success of the business $\beta = .609$, $t(69) = 6.285$, $p = .000$. This implies that, for one unit change in entrepreneurial processes, business success improves by 0.609 units. In addition to the findings, an examination of the F statistics implies that all the values were above 4 and were as high as 39. This means that the model is well fit and is not by chance. Therefore, the findings reflect the true population measure and the predictors significantly improve the model. This means that entrepreneurial processes should be adopted in totality to improve on business success. The current findings corroborate the studies by Rahim, Abidin, Ping, Alias & Muhamad, 2014; Mporu & Shumba, 2013) who asserted that involvement of people with disabilities in entrepreneurial activity will help improve their quality of life. Doyel (2000) also asserts that acquiring the relevant skills, knowledge about managing a business venture and forming partnerships with individuals from different areas of knowledge and expertise can help entrepreneurs living with disabilities to successfully run their business without any hurdles.

In the second step, procurement affirmative action was centered and added to the model. The findings indicate that procurement affirmative action practices accounted for a significant variance in business success, $\Delta R^2 = .038$, $\Delta F(1, 66) = 4.188$, $p = .045$. This means that procurement affirmative action practices accounted for 3.8% variance in business success, which was significant. This is consistent with a study by Terry (2017) on strategies for entrepreneurs with disabilities in Michigan which revealed that government programmes assisted disadvantaged groups to sustain their small businesses successfully.

Alternatively, it can be observed that the model consisting of both entrepreneurial process and procurement affirmative action practices account for 40.8% change in business success. Model coefficient results indicated that procurement affirmative action practices

positively and contributed statistically significantly to the business success, $\beta = .238$, $t(69) = 2.046$, $p = .045$. This implies that, despite the unsatisfactory procurement affirmative action practices, they still positively contribute to success in business. This is in line with the study by Eugene & Nkosivile. (2016) who revealed that Only 55 percent of Entrepreneurs Living with Physical Disabilities within the Sebokeng Township of South Africa indicated that they had once got support from the government and went further to highlight that the government support they received was not enough to sustain them in running their entrepreneurial ventures. The current study therefore reveals that persistent procurement affirmative action practices will improve the success of a business.

It can also be observed that after adding procurement affirmative action practices in the model, the entrepreneurial processes still contribute statistically significantly ($\beta=.472$). In the final step of the regression analysis, an interaction term (which is the interaction between procurement affirmative action practices and entrepreneurial process) was created. The interaction term accounted for a significant proportion of the variance in business success, $\Delta R^2 = .050$, $\Delta F(1, 65) = 5.971$, $p = .017$. This implies that the interaction term accounted for an additional 5% variance in business success. This means that procurement affirmative action practices moderate the relationship between entrepreneurial process and business success and that it does improve success in business by 5%. Moderation in the study indicates how much PAAP alters the effect of entrepreneurial process on business success. Given that entrepreneurial processes is the main predictor, the effect of the moderator may always be smaller although significant to provide moderation evidence. The findings thus shows that the moderator variable was significant thus affirming that PAAP improves the effect of entrepreneurial process on business success. An examination of the model coefficient results indicate that there was a positive moderation of procurement affirmative action practices on entrepreneurial processes, $\beta = .252$, $t(69) = 2.443$, $p = .017$, to the model. Therefore, in this case, the hierarchical implication is that, for every one unit increase in moderator variable, there is 0.302 unit increase in entrepreneurial processes which eventually leads to 0.640 unit increase in business success. This is more than half of the increase in business success, thus implying that PAAP is a very significant moderator or alterer of the effect of entrepreneurial processes on business success.

This implies, as the moderator term is added to the model, the effect of entrepreneurial process on business success increases as shown in Table 4.34. This moderation can be treated as a positive significant moderation. The positive moderation means that the effect of entrepreneurial processes on success of a business will increase as procurement affirmative action practices increase and that the effect of procurement affirmative action practices on success of the business will increase as entrepreneurial processes increase. The value warrants policy recommendation since it is significant and shows that improvement in affirmative action practices among entrepreneurs with disability improves the entire entrepreneurial process thereby improving business success.

The current model was consistent with the hypothesis that procurement affirmative action practices moderate the relationship between entrepreneurial processes and business success. As indicated in model three, it is clear that the main effect of entrepreneurial process on business success is significant as well as the interaction term significance. This implies that procurement affirmative action practices moderate the relationship between entrepreneurial process and business success.

The un-standardized coefficients were also used while reporting coefficient for moderation as they represent simple effects rather than the main effects that are exposed in the additive regression model. Without the interaction term, b for entrepreneurial process and procurement affirmative action practices are 0.903 and 0.205 respectively with both being significant at ($p=0.000$). When interaction terms was introduced for entrepreneurial process, procurement affirmative action practices (moderator) and interaction term, the b coefficient are 0.640, 0.302 and 0.185 respectively. As a result, the hypothesized moderation model was confirmed to be;

$$\hat{Y} = .206 + .640X_{EP} + .302Z_{PAAP} + .185X_{EP}Z_{PAAP} \dots \dots \dots \text{Equation 4.1}$$

In the model, the intercept and the XY slope is influenced by Z (the moderator variable) intercepts and slopes of line $\hat{Y} X$. The unstandardized coefficient of X is .640 which is the change in Y due to entrepreneurial process. Therefore as it increases, business success increases. Likewise, 0.302(unstandardized coefficient of procurement affirmative action practices) is the change in slope in business success due to procurement action affirmative

practices which is also positive. The un-standardized co-efficient of the moderator model b_3 is .185. This means that for each unit increase in Z, the slope relating X to Y increases by 0.185 units. This further means that, as procurement affirmative action practice levels increases by one unit, the effect of entrepreneurial process on business success increases. The positive sign implies that there is a positive moderation such that as procurement affirmative action practice levels increase, the effect of entrepreneurial process on business success increases.

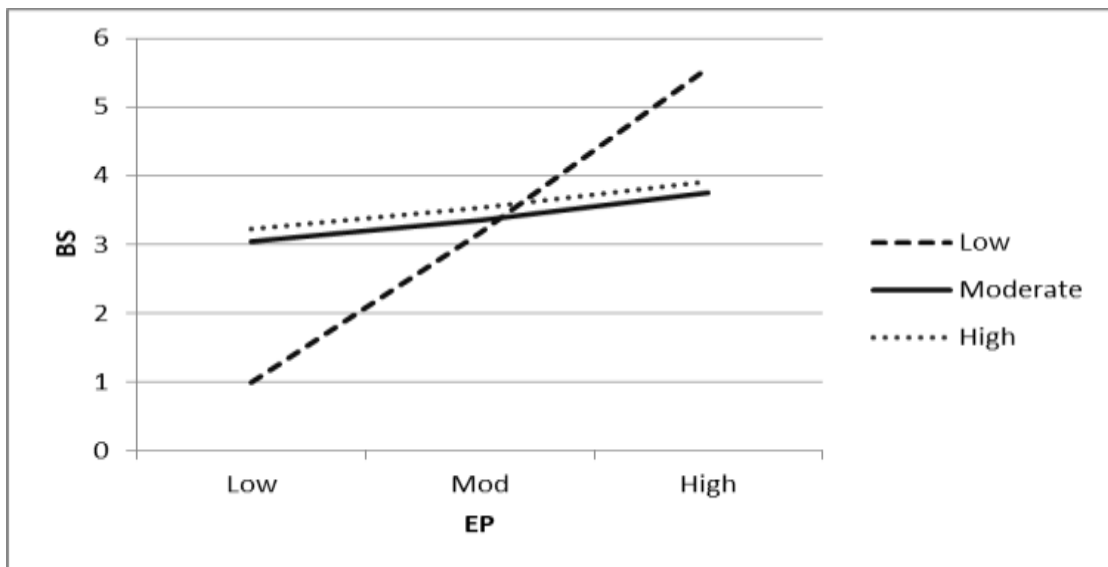


Figure 4.3: Simple slopes from the moderation regression model

The findings from the moderation regression model represented in simple slopes shown indicate that there is a positive moderation of procurement affirmative action practices on the relationship between entrepreneurial processes and business success. The slope is meant to expound and show explicitly that, indeed, procurement affirmative action practices moderated the relationship as shown in figure 4.3 above. Therefore an increase in business success is associated with both increase in entrepreneurial processes and procurement affirmative action practices. This also means, in the context of this study, that procurement affirmative action practices, if done well, will improve the relationship between entrepreneurial processes and business success. The slope shows that, with high entrepreneurial practices, there is high business success and in turn high moderation. This implies that procurement affirmative action practices improve the effect of entrepreneurial processes on business success. The current results are relevant to both

Empowerment and Need for Achievement Theory. This is because they reveal that if entrepreneurs with disabilities are empowered through the procurement affirmative action practices, as explained by empowerment theory, then they will have the drive to get involved in entrepreneurial processes. This is explained by the need for achievement theory and the end result would be business success. The results are also relevant since implementation of such practices has been demonstrated in the past and as much as the impact is not big, there is evidence that it is working as revealed by the moderation effect. These findings are consistent with the study by Munyu (2010) who revealed a significant relationship between procurement opportunities and success of an enterprise. In their study Korir and Wanambiro (2017) also revealed a significant relationship between procurement procedures, government sensitization and financing which are elements of procurement affirmative action practices.

The results of the current study are compared with studies by Altaf *et al.* (2005), Olugbola (2017), Abdulla *et al.* (2018), Kiprotich *et al.* (2015) and Zulkifli (2013) who all revealed moderation in the relationship between aspects of entrepreneurial processes and business success. The moderation variables included entrepreneurship passion for inventing, entrepreneurship training, business environment, social networking and religiosity. Past studies on procurement affirmative action practices have treated it either as an independent or dependent variable. Furthermore, they reveal mixed results. None of the studies reviewed tested procurement affirmative action practices as a moderator. The unique contribution of the current study is that it tested the composite of procurement affirmative action practices as a moderator on the relationship between entrepreneurial processes and business success and established that the practices significantly statistically moderate and increase business success for entrepreneurs with disability in Western Kenya.

4.7 Contributions of the Study

According to Petre & Rugg (2010), making a significant contribution means adding to knowledge or contributing to the discourse – that is, providing evidence to substantiate a conclusion which is worth making. New knowledge acquired in the process of closing the gaps is contribution to knowledge.

First, the present study extends our understanding of entrepreneurial processes by focusing on business successes owned by entrepreneurs with disability in Western Kenya. This success can be enhanced by practising a combination of entrepreneurial screening, entrepreneurial resourcing, entrepreneurial development and managing the enterprise which makes up entrepreneurial processes. The success is enhanced in personal satisfaction, personal growth and business survival.

Secondly, the thesis further extends the understanding of procurement affirmative action practices and both empowerment and needs to achieve theory and highlights their applicability in a new context which, in this case, is the businesses owned by entrepreneurs with disability in Western Kenya.

Thirdly, the contribution of this research justifies the adequacy of moderation regression analysis in testing constructs of relationships among entrepreneurial processes, procurement affirmative action practices and success. Furthermore, the introduction of a moderator variable to the field of entrepreneurship contributes to further development of theory.

Fourthly, the results bear on empowerment theories which affirm that one of the ways of effective economic empowerment for the disabled is by encouraging and supporting them in activities of their communities such as entrepreneurship and that people with disabilities in actual fact need to be empowered and their lives need to be taken care of, hence, with the government intervention of providing benefits of equal rights, the disabled would also be able to contribute to the economic growth of a country (Osman, Rahim, Yusof, Zikrul & Noor, 2014). The results would fit in well with the implementation of sustainable development goals of developing countries which purposed to improve on the quality of life. In this case, the life of people with disabilities in the entrepreneurial activity.

Lastly, the entrepreneurs living with disability have their needs to achieve personal satisfaction, personal growth and to excel in their businesses. This is the reason why they register in businesses while believing that it will improve their success.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

This chapter presents a summary of the study, conclusions and recommendations. It also presents the limitations of the study. Finally, it suggests areas for further study. These are presented in the subsequent sections.

5.1 Summary of the Findings

The first objective was to establish the relationship between entrepreneurial processes and business success of entrepreneurs living with disability. Regression analysis results revealed that the composite entrepreneurial process had a significant effect on business success leading to a positive change or improvement in business success. Similarly, this applies to the two constructs of entrepreneurial process which were entrepreneurial resourcing and entrepreneurial development. This study establishes both the contributions of the individual and combined effect of the critical elements of entrepreneurial process on business success.

The second objective of the study was to determine the relationship between procurement affirmative action practices and business success of entrepreneurs with disability in Western Kenya. Regression results revealed that procurement affirmative action practices contributed significantly statistically to the model and accounted for a significant variance in business success. The study revealed and established the combined effect of procurement affirmative action practices on business success.

The final objective of the study was to investigate the moderating effect of procurement affirmative action practices on the relationship between entrepreneurial process and business success of entrepreneurs with disability in Western Kenya. The findings revealed that procurement affirmative action practices significantly moderate statistically the relationship between entrepreneurial process and business success. Therefore, the moderation was positive, implying that as the moderator increases in the model, the effect of entrepreneurial process on business success increases. The current study tested the composite of procurement affirmative action practices as a moderator on the relationship between entrepreneurial processes and business success and confirmed moderation.

5.2 Conclusions

Based on the research findings of the first objective, it is concluded that the combined effect of entrepreneurial processes which are screening, resources, development and managing the enterprise leads to business success particularly resources and development.

Regarding the second objective, this study concludes that procurement affirmative action practices, which include training, government reserves, sensitization, tendering, preferential treatment and tax exemption are important for business success of entrepreneurs with disability especially tax exemption. However, there is still a challenge with regard to the automatic prequalification in government tenders.

Based on the findings of the third objective which revealed existence of statistically significant interactive effect of procurement affirmative action practices on the relationship between entrepreneurial process and business success, this study concludes that the moderator effect of procurement affirmative action practices is suitable for use in promoting the entrepreneurial-business success relationship.

5.3 Recommendations

Based on the first conclusion, it is recommended that combined entrepreneurial processes be used to enhance business success instead of using each construct separately. In addition, more attention should be given to entrepreneurial development.

Based on the second conclusion, it is recommended that procurement affirmative action practices be made easily accessible to entrepreneurs with disability. This is necessary particularly in the area of automatic pre-qualification in government tenders so as to improve on business success.

Based on the third conclusion, it is recommended that procurement affirmative action practices be enhanced and more opportunities be availed in order to improve the relationship between entrepreneurial processes and business success. This can also solve some of the problems that have arisen as a result of COVID-19.

5.4 Limitations of the Study

The first limitation is that the study reflects the perceptions of the individual owners/managers of the businesses. However, this could be advantageous since the managers are the sole owners of the businesses and therefore they have adequate information concerning their businesses. They also have every detail of the variable of the study unlike if it were estimated from other categories of the respondents. The second limitation related to the relatively small sample size and the concern that the data may not have fully captured the range of factors that interplay on the relationship of entrepreneurial processes, procurement affirmative action practices and business success. However, the sample size was achievable with high quality and the variables were keenly selected to have a better explanatory power of the model of the study. The third limitation concerned the causal relationships among entrepreneurial processes and procurement affirmative action practices on business success. The causal relationship was of more importance since the study objectives sought to explicitly explore the cause and effect of the business processes on success. Other factors could also influence the business success. Although all these present opportunities for research on context-specific variables, the results of this study should be assessed with these limitations in mind.

5.5 Suggestions for Further Study

The following suggestions are made for further study. First, future studies should consider using longitudinal studies to capture data generated over a long period of time. Secondly, future studies can also assess the mediating effect of procurement affirmative action practices or even assess entrepreneurial process as the moderating variable.

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APPENDICES

Appendix I: Questionnaire

a) Respondent Details

Instructions

You are kindly requested to fill in the blank spaces at the end of each question or statement or simply put a tick [√] where appropriate.

BACKGROUND INFORMATION

Gender

Male

Female

Level of Education

‘O’ level

Diploma

Degree

Masters

b) Entrepreneurial process

Is a process of pursuing a new venture that involves more than just problem solving in a typical management position.

Entrepreneurial screening

A process used to evaluate innovative product ideas, strategies and marketing trends. Idea screening criteria are used to determine compatibility with overall business objectives and whether the idea would offer a viable return on investment. Whatever does not meet these criteria is typically discarded.

✓ Tick one box for each, to indicate how you would rate the following activities in your firm

	Entrepreneurial Screening	Strongly agree 5	Agree 4	Neutral 3	Disagree 2	Strongly disagree 1
ES1	I screen business ideas for feasibility before implementing them					
ES2	I study our environment to identify viable business opportunities					
ES3	I take measures to benefit from					

	government affirmative action on procurement opportunities for the disabled					
ES4	As a disabled, I evaluate our competitive strength before venturing into new business					
ES5	I seek to get access to new customers and endeavor to forge lasting relationships with them					
ES6	I assess our capacity to undertake a procurement contract before committing resources.					

Entrepreneurial resources include sources of financing such as lines of credit and investment capital, but may also include abstract resources such as knowledge of a particular field or technology, or networks of contacts who can be called upon to contribute financial support, publicity, or other benefits to a growing enterprise.

- ✓ Tick one box for each, to indicate how you would rate the following activities in your firm.

	Entrepreneurial resources	Strongly agree 5	Agree 4	Neutral 3	Disagree 2	Strongly disagree 1
ER1	My business has sufficient capital for expansion and diversification					
ER2	My business has access to a pool of trained personnel					
ER3	I use modern technology to screen our environment for threats					
ER4	I take advantage of 30% allocation to compete for government contracts					
ER5	My business empowers people with disability by organizing sensitization seminars					
ER6	My business gives priority to people with disability when it comes to employment opportunities					

Entrepreneurship development is the process of improving the skills and knowledge of entrepreneurs through various training and classroom programmes. The whole point of entrepreneurship development is to increase the number of entrepreneurs.

- ✓ Tick one box for each, to indicate how you would rate the following activities in your firm.

	Entrepreneurial development	Strongly agree 5	Agree 4	Neutral 3	Disagree 2	Strongly disagree 1
ED1	The disabled entrepreneurs regularly attend trainings and seminars to enlighten us on new business opportunities.					
ED2	I brainstorm to find out new business opportunities					
ED3	I mentor other people with disabilities to start and venture into their own businesses					
ED4	I strategize on the next business move in order to remain competitive.					
ED5	I network with government ministries to get access to government opportunities					
ED6	I organize trust fund for people with disability to enable them borrow and expand their businesses					

Managing the enterprise means examining operational issues that will occur when implementation begins and throughout the entire business plan cycle.

Tick one box for each, to indicate how you would rate the following activities in your firm.

	Managing the Enterprise.	Strongly agree 5	Agree 4	Neutral 3	Disagree 2	Strongly disagree 1
ME1	I continually examine operational issues of my business.					
ME2	I have put structures in place for successful operations.					
ME3	I determine the variables for success in my business.					
ME4	I have control systems to help identify and resolve any problem areas.					
ME5	I have experience useful for management of our business.					
ME6	I come up with strategies to help in the management of the enterprise.					

c) Procurement Affirmative Action Practices

Affirmative action in procurement is a policy in which an individual's age, sex and disability status are taken into account by a business or the government in order to increase the opportunities provided to an underrepresented part of society. Affirmative action is designed to increase the number of people from these groups within businesses, institutions and other areas of society in which they have had historically low representation.

- ✓ Tick one box for each, to indicate how you would rate the following activities in your firm.

	Procurement affirmative action Practices.	Strongly agree 5	Agree 4	Neutral 3	Disagree 2	Strongly disagree 1
PAAP1	The government periodically organizes seminars to train people with disability on how to identify business opportunities.					
PAAP2	I fully take advantage of 30% government reserved contract opportunity for youths and people with disability					
PAAP3	The government sensitizes people with disability on available procurement opportunities.					
PAAP4	People with disability enjoy automatic prequalification in government tenders					
PAAP5	People with disability enjoy preferential treatment in banks to limit time wastage of time					
PAAP6	People with disability enjoy tax exception of upto kes 150,000 in their monthly pay to help them in capital accumulation					

d) Business Success

Business Success: is judged by growth, survival and satisfaction.

Tick one box for each, to indicate how you would rate the following business success activities in your firm.

	Business Success	Strongly agree 5	Agree 4	Neutral 3	Disagree 2	Strongly disagree 1
BS1	The number of registered businesses owned by Entrepreneurs with disability have increased.					
BS2	I derive personal satisfaction from my business.					
BS3	My business has survived turbulent conditions over a long period of time					
BS4	My business has potential for expansion and diversification					
BS5	My business continuously earn substantial returns to investment					
BS6	My business has met social goals such as improving the environment or providing educational opportunities for children through the products and services they offer.					
BS7	My personal goals drive my business goals.					
BS8	My business is one of my strengths					
BS9	My business offers a range of products to broad range of customers					

Thank you.

Appendix II: Population Distribution of all Registered Businesses Owned by Entrepreneurs with Disability in Kenya as at June 2018.

LOCATION	Registered businesses	%	Rank
Western	27	4%	7
Nairobi	328	45%	1
Nyanza	46	6%	6
North Eastern	14	2%	8
Eastern	49	7%	5
Coast	60	8%	4
Central	81	11%	3
Rift Valley	115	16%	2
Total	720	100%	

Source: www.AGPO (2018)

Western Region of Kenya i.e. Nyanza and Western occupy positions 6 and 7 of 8 regions.

**Appendix III: List of Registered Businesses Owned by Entrepreneurs with Disability
in Western Kenya region as at June 2018**

WESTERN

NO	COMPANY NAME	REG. NO.	MOBILE NUMBER	CATEGORY	SCHEME	COUNTY
1	YONAK (K) LIMITED	PVT-JZU6G8G	072321816	CONSTRUCTION WORKS	PWD	BUNGOMA
2	MAYONGE GENERAL MERCHANTS LIMITED	PVT/2016/033519	0723695547	GENERAL	PWD	VIHIGA
3	LIMASSOL LIMITED	PVT-DLUY632	2 54724+11	CONSTRUCTION WORKS	PWD	BUNGOMA
4	MATAWA FIRM ENTERPRISES	BN-AAAOCTE8	0720891777	GENERAL	PWD	KAKAMEGA
5	MALABA CAROSAN	BN-ZMCYAZL	0725089760	RETAIL/ WHOLESALE/ TRADE	PWD	BUSIA
6	TASHIRO K LTD.	PVT-AAACVX5	0724743281	CONSTRUCTION WORKS	PWD	BUNGOMA
7	ZUPA EMPIRE	BN-5XCBEZ5	0720535426	GENERAL SUPPLIES	PWD	BUSIA
8	KWEGEO TRADERS	BN-JRC9D2P	0724745950	RETAIL/ WHOLESALE/ TRADE	PWD	KAKAMEGA
9	JORAJOH VENTURES	BN-VDCA39K	0724513551	“	PWD	BUSIA
10	SHIMAKANYI ENTERPRISE	BN/2016/4557	0710305344	“	PWD	VIHIGA
11	MATRICE RENOVATORS	BN/2016/425637	josephabide@gmail.com	“	PWD	KAKAMEGA
12	SULKHABA ENTERPRISES	Bn/2016/4541	sulkhabaenterprises@gmail	“	PWD	KAKAMEGA
13	JOSDEN AFRICA LIMITED	CPR/2016/22148		CONSTRUCTION	PWD	BUSIA
14	ALINAA CONSTRUCTION LIMITED	PVT-AJUMMU	alinaaconstruction@gmail	CONSTRUCTION	PWD	VIHIGA
15	SILVANUS METAL WORKS	BN-YZCLQ79	0710444991	RETAIL/ WHOLESALE/ TRADE	PWD	KAKAMEGA
16	GOMERI ENTERPRISES	BN-AAAOHUK9	0722775351	“	PWD	BUNGOMA
17	BLODWEN ENTERPRISE SHOP	BN/2015/3892	0726735182	“	PWD	BUNGOMA
18	NAFUU CLEANING SERVICES	BN/2014/3289	0725857836	“	PWD	BUNGOMA
19	MAWANGI SHARP SHOOTER SECURITY FIRM	BN.2011/1233	0725857836	SECURITY/ CLEANING SERVICES	PWD	BUNGOMA
20	ROWANYO SHOES ENTERPRISES	BN-2RCQ7BY	072481642	GENERAL SUPPLIES	PWD	KAKAMEGA
21	NZIGWIRI DISABLED SUPPLIERS	BN/2016/4281	0713691606	RETAIL/ WHOLESALE/ TRADE	PWD	VIHIGA
22	SUBALANO COMPANY LIMITED	PVT-GYU59LK	0724216500	“	PWD	KAKAMEGA
23	MAKLEX CONTRACTORS	BN-P6CG66Z	0723663693	“	PWD	BUNGOMA
24	KENBUCK HOLDINGS LTD.	NCPWD/P/135	0722477630	“	PWD	KAKAMEGA
25	GEBRAJA COMPANY LIMITED	PVT-JZUGBQ6	0725001888	“	PWD	BUSIA
26	MATRICE RENOVATORS	BN/2016/4256	0713010722	CONSTRUCTION WORKS	PWD	KAKAMEGA
27	NGAOKO INVESTMENTS	BN/2016/4105	0710505072	RETAIL/WHOLESALE/TRADE	PWD	VIHIGA

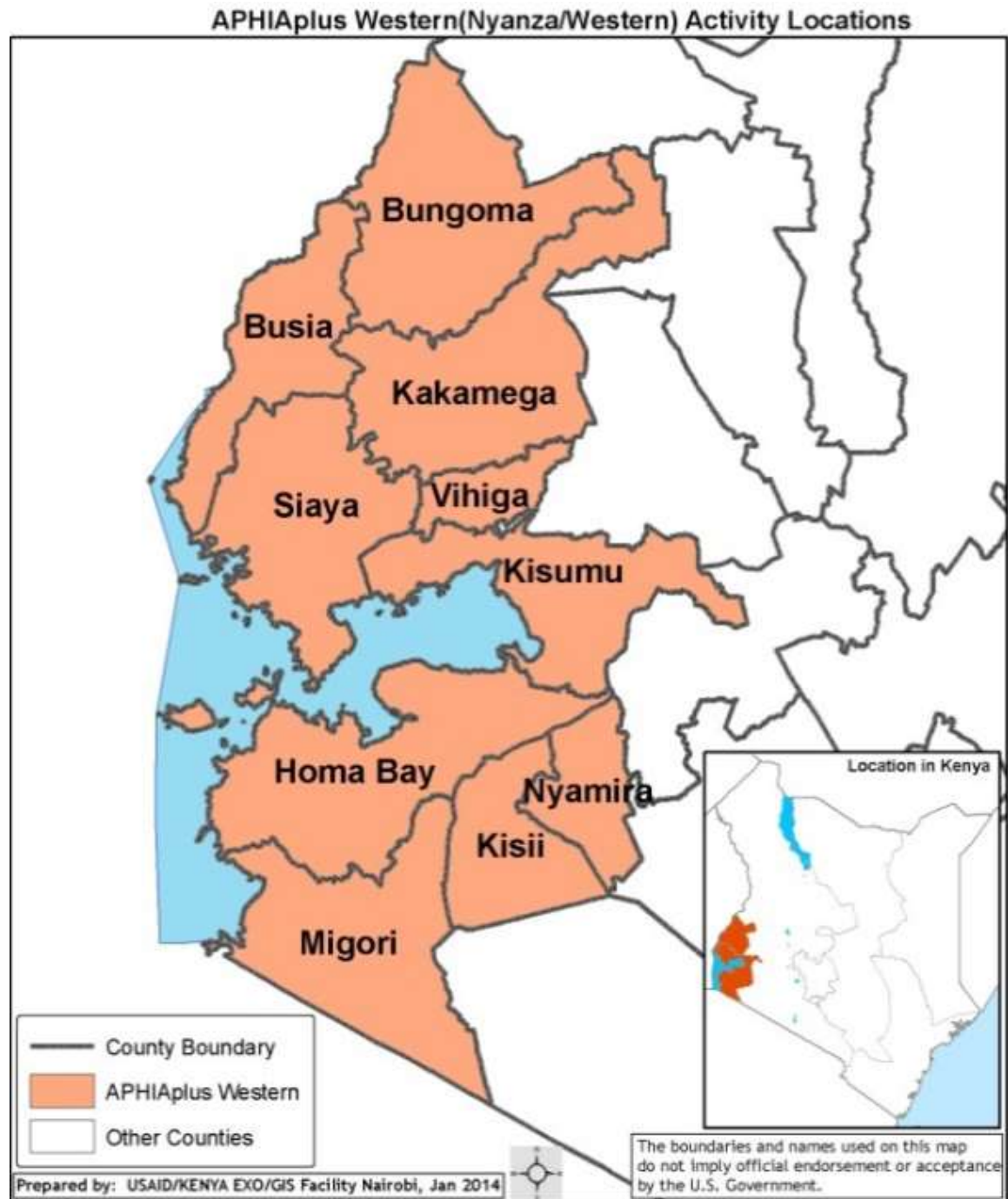
NYANZA

28	POLECA CONSULTING ASSOCIATES	BN/2014/32307	0720005341	RETAIL/WHOLESALE/TRADE	PWD	KISUMU-AHERO
29	JERIDONO ENTERPRISES	BN/2014/3049	0721818693	“	PWD	HOMABAY
30	AKOTAM MICHOBET ENTERPRISES	BN-KYCGR2V	0727257852	“	PWD	SIAYA-NGIYA
31	THE MATRIC MANAGEMENT CONSULTANTS	CPR/201/9388	0726357626	GENERAL SUPPLIES	PWD	KISII
32	MAGUTI ENTERPRISES	BN/2016/414122	0720607331	RETAIL/WHOLESALE/TRADE	PWD	KISUMU
33	DRACHIKO ENTERPRISES	BN-VDCA9P	0721777829	“	PWD	SIAYA
34	THOROMONO ENTERRISES LIMITED	PVT-7LUAY9J	thoromonoenterprises@gmail.com	“	PWD	KISUMU
35	MABOKO LIMITED	CPR/2015/219207	0722574531	“	PWD	KISUMU
36	MELASH AGENCIES	BN-AAAOLMR4	melashforward@gmail.com	HOSPITALITY/CATERING/ EVENT//ORGANIATION/PERF. ARTS	PWD	MIGORI
37	NYAMACHE HIGH TECH CENTRE	Bn/2009/48382	0715860712	RETAIL/WHOLESALE/TRADE	PWD	KISII
38	DOCTUCHO ENTERPRISES	AA00002017	0720212764	“	PWD	KISII
39	ROMAO DISABLED ENTERPRISES	AAA0FF00	0718387529	AGRIBUSINESS FOOD SUPPLIES	PWD	KISII
40	GAVI COMMUNICATION ENTERPRISES	BN-JRCROP	0725211472	ICT SERVICES	PWD	KISUMU
41	MUGAMAR CEREALS	BN-VDCXXYX	0721302045	RETAIL/WHOLESALE/TRADE	PWD	SIAYA
42	ORLINC COMPANY LIMITED	PVT-EYUBJBB	0731221971	“	PWD	KISUMU
43	OMBOGO ENTREPRENEURSHIP CONSULTANT	BN-KYC6Y46	2547215636	PROFESSIONAL/CONSULTANCY/ RESEARCH SERVICES	PWD	KISII
44	PHINATO CONSTRUCTION AND GENERAL SUPPLIES LTD.	PVT-GYU5XKZ	0720997716	RETAIL/WHOLESALE/TRADE	PWD	KISUMU
45	JUJASH GENERAL MERCHANTS	BN-AAAOKBUO	0705843788	“	PWD	KISUMU
46	DENOVO ENGINEERING LIMITED	PVT/2016/0166	0731360705	CONSTRUCTION WORKS	PWD	KISUMU
47	PHINATO CONSTRUCTION AND GENERAL SUPPLIES	PVT-GYU5XKZ	0720997716	“	PWD	KISUMU
48	JACKY EAST COMPANY LIMITED	PVT-AAABNA6	0721532401	“	PWD	MIGORI
49	NYAMARAMBE TIMBER SALES	BN/2016/4038	0716421671	“	PWD	KISII
50	BELLDYNOH ENTERPRISES	BN-JRCGB7Q	0711276468	“	PWD	HOMABAY
51	DISABILITY SUPPLIERS AND MERCHANDISE	BN-DBCPLR7	0724501790	CONSTRUCTION/WORKS	PWD	NYAMIRA
52	NEN MOS ENTERPRISES	BN-YZC9OJL	0701112192	RETAIL/WHOLESALE/TRADE	PWD	SIAYA
53	JEBRI ENTERPRISES	BN-MXC6J6	0733888880	“	PWD	KISUMU
54	UCHWAGI ENTERPRISES	BN-EZCLPRK	0703612397	“	PWD	SIAYA

55	BAGEO SERVICES	BN-MXC9BE7	0714662703	“	PWD	KISUMU
56	JEBRI ENTERPRISES	BN-MXC616	0733888880	PROFESSIONAL/CONSULTANCY	PWD	KISUMU
57	BOWAL AGENCIES LIMITED	PVT-AJUZZ3Y	0729212471	RETAIL/WHOLESALE/TRADE	PWD	HOMABAY
58	MANAMI COMPUTER AND MANAGEMENT TRAINING	297888	0727760178/	ICT SERVICES	PWD	KISUMU
59	MELASH AGENCY	BN-AAA0LMR4	0729788192	CONSTRUCTION /WORKS	PWD	MIGORI
60	OHELLO FAMILY CENTRE RETAIL SHOP	BN-X2CB5D5	0725074799	GENERAL/AGRIBUSINESS	PWD	HOMABAY
61	TRAYDON VENTURES	BN-EZCD5K7	0734049705	GENERAL SUPPLIES	PWD	SIAYA
62	SIDLINKS (K) LIMITED	PVT-AAADEF9	adudahmdudah@gmail.com	RETAIL/WHOLESALE/TRADE	PWD	SIAYA
63	ROSEMARY BRICK ROAD LIMITED	PVT-3QU7ZVE	0727547333	“	PWD	KISUMU
64	BRIMIC AGENCIES	BN/2015/3738	0721599334	“	PWD	HOMABAY
65	UCHWAGI ENTERPRISES	BN-EZCLPRK	0703612397	“	PWD	SIAYA
66	SILVERY ENTERPRISES	BN2014/288167	OKECHSILVER@GMAIL.COM	AGRIBUSINESS/FOOD SUPPLIES	PWD	SIAYA
67	PACIFIC VIDEO SHOW	FORM BN/3NUMBER 261209	shemkoweru@gmail.com	RETAIL/WHOLESALE/TRADE	PWD	SIAYA
68	CHOKETI ENTERPRISES	BN/2014/304441	0710316239	GENERAL/AGRIBUSINESS	PWD	KISII
69	SIDLINKS (K) LIMITED	PVT-AAADEF9	adudahsidlinks@gmail.com	SECURITY/CLEANING SERVICES	PWD	SIAYA
70	NYALKADA INVESTMENT	BN-ZMCYAY2	0722395437	RETAIL/WHOLESALE/TRADE	PWD	KISUMU
71	COUNTY FORMWORK SHUTTER PLATES	BN-DBC2B6K	0724551667	HOSPITALITY/CATERING/ EVENT /RG/PERF. ARTS	PWD	KISUMU
72	TEKWARA SERVICES COMPANY LIMITED	PVT-DLUYKK5	0790339770	RETAIL/WHOLESALE/TRADE	PWD	KISII
73	JOSHAYOMA COMPANY LIMITED	PVT-PJU23Z6	joshayomacompany@gmail.com	“	PWD	MIGORI

Source: www.AGPO as at June 2018.

Appendix IV: Map of the Study Area



□ Latitude: 0°30'N.

□ Longitude: 34°30'E.

Western parts of Kenya, formerly Nyanza and Western Provinces

Former Western Province: Now Kakamega, Vihiga, Bungoma and Busia Counties

Former Nyanza Province: Now Siaya, Kisumu, Homa Bay, Migori, Kisii and Nyamira Counties

Appendix V: Notes

Notes

Output Created		22-OCT-2019 19:51:41
Comments		
	Data	F:\others sept 2019 desktop\DR OIJO FILE\OIJO DATA.sav
	Active Dataset	DataSet1
Input	Filter	<none>
	Weight	<none>
	Split File	<none>
	N of Rows in Working Data File	69
Missing Value Handling	Definition of Missing	User-defined missing values are treated as missing.
	Cases Used	Statistics are based on all cases with valid data. FREQUENCIES VARIABLES=Gender Education_level ES1 ES2 ES3 ES4 ES5 ES6 ER1 ER2 ER3 ER4 ER5 ER6 ED1 ED2 ED3 ED4 ED5 ED6 ME1 ME2 ME3 ME4 ME5 ME6 PAAP1 PAAP2 PAAP3 PAAP4 PAAP5 PAAP6 BS1 BS2 BS3 BS4 BS5 BS6 BS7 BS8 BS9 Mean_ES Mean_ER Mean_ED Mean_ME Mean_PAAP Mean_BS logES MEAN_EP BS_Satisfcation BS_survival BS_growth COMBINED_BS Center_PAAP Centered_BS Centered_EP PAAPbyEP interaction ZCOMBINED_BS ZMean_PAAP ZMEAN_EP Zinteraction inter2 logES1 /ORDER=ANALYSIS.
Syntax		
Resources	Processor Time	00:00:00.08
	Elapsed Time	00:00:00.33

Appendix VI: Frequency Tables

Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	57	82.6	82.6	82.6
	Female	12	17.4	17.4	100.0
	Total	69	100.0	100.0	

Education level

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	'O' Level	44	63.8	63.8	63.8
	Diploma	10	14.5	14.5	78.3
	Degree	7	10.1	10.1	88.4
	Masters	8	11.6	11.6	100.0
	Total	69	100.0	100.0	

ES1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	2	2.9	2.9	2.9
	Neutral	12	17.4	17.4	20.3
	Agree	30	43.5	43.5	63.8
	Strongly agree	25	36.2	36.2	100.0
	Total	69	100.0	100.0	

ES2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	2	2.9	2.9	2.9
	Neutral	4	5.8	5.8	8.7
	Agree	40	58.0	58.0	66.7
	Strongly agree	23	33.3	33.3	100.0
	Total	69	100.0	100.0	

ES3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	4	5.8	5.8	5.8
	Disagree	12	17.4	17.4	23.2
	Neutral	10	14.5	14.5	37.7
	Agree	27	39.1	39.1	76.8
	Strongly agree	16	23.2	23.2	100.0
	Total	69	100.0	100.0	

ES4

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	2	2.9	2.9	2.9
	Disagree	9	13.0	13.0	15.9
	Neutral	5	7.2	7.2	23.2
	Agree	39	56.5	56.5	79.7

	Strongly agree	14	20.3	20.3	100.0
	Total	69	100.0	100.0	

ES5

		Frequency	Percent	Valid Percent	Cumulative Percent
	Disagree	2	2.9	2.9	2.9
	Neutral	1	1.4	1.4	4.3
Valid	Agree	44	63.8	63.8	68.1
	Strongly agree	22	31.9	31.9	100.0
	Total	69	100.0	100.0	

ES6

		Frequency	Percent	Valid Percent	Cumulative Percent
	strongly disagree	2	2.9	2.9	2.9
	Disagree	5	7.2	7.2	10.1
	Neutral	5	7.2	7.2	17.4
Valid	Agree	43	62.3	62.3	79.7
	Strongly agree	14	20.3	20.3	100.0
	Total	69	100.0	100.0	

ER1

		Frequency	Percent	Valid Percent	Cumulative Percent
	strongly disagree	7	10.1	10.1	10.1
	Disagree	40	58.0	58.0	68.1
	Neutral	15	21.7	21.7	89.9
Valid	Agree	5	7.2	7.2	97.1
	Strongly agree	2	2.9	2.9	100.0
	Total	69	100.0	100.0	

ER2

		Frequency	Percent	Valid Percent	Cumulative Percent
	strongly disagree	7	10.1	10.1	10.1
	Disagree	23	33.3	33.3	43.5
	Neutral	11	15.9	15.9	59.4
Valid	Agree	26	37.7	37.7	97.1
	Strongly agree	2	2.9	2.9	100.0
	Total	69	100.0	100.0	

ER3

		Frequency	Percent	Valid Percent	Cumulative Percent
	strongly disagree	7	10.1	10.1	10.1
	Disagree	17	24.6	24.6	34.8
	Neutral	19	27.5	27.5	62.3
Valid	Agree	24	34.8	34.8	97.1
	Strongly agree	2	2.9	2.9	100.0
	Total	69	100.0	100.0	

ER4

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	10	14.5	14.5
	Disagree	15	21.7	36.2
	Neutral	9	13.0	49.3
	Agree	29	42.0	91.3
	Strongly agree	6	8.7	100.0
	Total	69	100.0	

ER5

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	1	1.4	1.4
	Disagree	42	60.9	62.3
	Neutral	9	13.0	75.4
	Agree	9	13.0	88.4
	Strongly agree	8	11.6	100.0
	Total	69	100.0	

ER6

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	2	2.9	2.9
	Disagree	24	34.8	37.7
	Neutral	12	17.4	55.1
	Agree	18	26.1	81.2
	Strongly agree	13	18.8	100.0
	Total	69	100.0	

ED1

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	3	4.3	4.3
	Disagree	36	52.2	56.5
	Neutral	14	20.3	76.8
	Agree	8	11.6	88.4
	Strongly agree	8	11.6	100.0
	Total	69	100.0	

ED2

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	3	4.3	4.3
	Neutral	2	2.9	7.2
	Agree	52	75.4	82.6
	Strongly agree	12	17.4	100.0
	Total	69	100.0	

ED3

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	2	2.9	2.9	2.9
	Neutral	3	4.3	4.3	7.2
	Agree	42	60.9	60.9	68.1
	Strongly agree	22	31.9	31.9	100.0
	Total	69	100.0	100.0	

ED4

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	2	2.9	2.9	2.9
	Neutral	3	4.3	4.3	7.2
	Agree	42	60.9	60.9	68.1
	Strongly agree	22	31.9	31.9	100.0
	Total	69	100.0	100.0	

ED5

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	5	7.2	7.2	7.2
	Disagree	21	30.4	30.4	37.7
	Neutral	15	21.7	21.7	59.4
	Agree	26	37.7	37.7	97.1
	Strongly agree	2	2.9	2.9	100.0
	Total	69	100.0	100.0	

ED6

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	15	21.7	21.7	21.7
	Disagree	36	52.2	52.2	73.9
	Neutral	12	17.4	17.4	91.3
	Agree	4	5.8	5.8	97.1
	Strongly agree	2	2.9	2.9	100.0
	Total	69	100.0	100.0	

ME1

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Neutral	6	8.7	8.7	8.7
	Agree	46	66.7	66.7	75.4
	Strongly agree	17	24.6	24.6	100.0
	Total	69	100.0	100.0	

ME2

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	7	10.1	10.1	10.1
	Neutral	6	8.7	8.7	18.8
	Agree	44	63.8	63.8	82.6

	Strongly agree	12	17.4	17.4	100.0
	Total	69	100.0	100.0	

ME3

		Frequency	Percent	Valid Percent	Cumulative Percent
	Disagree	1	1.4	1.4	1.4
	Neutral	8	11.6	11.6	13.0
Valid	Agree	50	72.5	72.5	85.5
	Strongly agree	10	14.5	14.5	100.0
	Total	69	100.0	100.0	

ME4

		Frequency	Percent	Valid Percent	Cumulative Percent
	Disagree	10	14.5	14.5	14.5
	Neutral	16	23.2	23.2	37.7
Valid	Agree	35	50.7	50.7	88.4
	Strongly agree	8	11.6	11.6	100.0
	Total	69	100.0	100.0	

ME5

		Frequency	Percent	Valid Percent	Cumulative Percent
	strongly disagree	2	2.9	2.9	2.9
	Disagree	4	5.8	5.8	8.7
	Neutral	20	29.0	29.0	37.7
Valid	Agree	33	47.8	47.8	85.5
	Strongly agree	10	14.5	14.5	100.0
	Total	69	100.0	100.0	

ME6

		Frequency	Percent	Valid Percent	Cumulative Percent
	Neutral	3	4.3	4.3	4.3
	Agree	54	78.3	78.3	82.6
Valid	Strongly agree	12	17.4	17.4	100.0
	Total	69	100.0	100.0	

PAAP1

		Frequency	Percent	Valid Percent	Cumulative Percent
	strongly disagree	3	4.3	4.3	4.3
	Disagree	24	34.8	34.8	39.1
	Neutral	18	26.1	26.1	65.2
Valid	Agree	20	29.0	29.0	94.2
	Strongly agree	4	5.8	5.8	100.0
	Total	69	100.0	100.0	

PAAP2

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	7	10.1	10.1
	Disagree	11	15.9	26.1
	Neutral	18	26.1	52.2
	Agree	28	40.6	92.8
	Strongly agree	5	7.2	100.0
	Total	69	100.0	

PAAP3

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	9	13.0	13.0
	Disagree	23	33.3	46.4
	Neutral	3	4.3	50.7
	Agree	32	46.4	97.1
	Strongly agree	2	2.9	100.0
	Total	69	100.0	

PAAP4

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	13	18.8	18.8
	Disagree	38	55.1	73.9
	Neutral	6	8.7	82.6
	Agree	6	8.7	91.3
	Strongly agree	6	8.7	100.0
	Total	69	100.0	

PAAP5

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	9	13.0	13.0
	Disagree	26	37.7	50.7
	Neutral	6	8.7	59.4
	Agree	16	23.2	82.6
	Strongly agree	12	17.4	100.0
	Total	69	100.0	

PAAP6

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	6	8.7	8.7
	Disagree	16	23.2	31.9
	Neutral	6	8.7	40.6
	Agree	21	30.4	71.0
	Strongly agree	20	29.0	100.0
	Total	69	100.0	

BS1

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	8	11.6	11.6
	Disagree	22	31.9	43.5
	Neutral	15	21.7	65.2
	Agree	21	30.4	95.7
	Strongly agree	3	4.3	100.0
	Total	69	100.0	100.0

BS2

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	4	5.8	5.8
	Disagree	28	40.6	46.4
	Neutral	6	8.7	55.1
	Agree	20	29.0	84.1
	Strongly agree	11	15.9	100.0
	Total	69	100.0	100.0

BS3

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Disagree	5	7.2	7.2
	Neutral	3	4.3	11.6
	Agree	47	68.1	79.7
	Strongly agree	14	20.3	100.0
	Total	69	100.0	100.0

BS4

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	6	8.7	8.7
	Disagree	14	20.3	29.0
	Neutral	11	15.9	44.9
	Agree	19	27.5	72.5
	Strongly agree	19	27.5	100.0
	Total	69	100.0	100.0

BS5

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	strongly disagree	9	13.0	13.0
	Disagree	23	33.3	46.4
	Neutral	15	21.7	68.1
	Agree	16	23.2	91.3
	Strongly agree	6	8.7	100.0
	Total	69	100.0	100.0

BS6

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid strongly disagree	4	5.8	5.8	5.8
Disagree	17	24.6	24.6	30.4
Neutral	32	46.4	46.4	76.8
Agree	12	17.4	17.4	94.2
Strongly agree	4	5.8	5.8	100.0
Total	69	100.0	100.0	

BS7

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Disagree	3	4.3	4.3	4.3
Neutral	12	17.4	17.4	21.7
Agree	37	53.6	53.6	75.4
Strongly agree	17	24.6	24.6	100.0
Total	69	100.0	100.0	

BS8

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid strongly disagree	2	2.9	2.9	2.9
Disagree	4	5.8	5.8	8.7
Neutral	2	2.9	2.9	11.6
Agree	41	59.4	59.4	71.0
Strongly agree	20	29.0	29.0	100.0
Total	69	100.0	100.0	

BS9

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid strongly disagree	2	2.9	2.9	2.9
Disagree	15	21.7	21.7	24.6
Neutral	12	17.4	17.4	42.0
Agree	27	39.1	39.1	81.2
Strongly agree	13	18.8	18.8	100.0
Total	69	100.0	100.0	

Mean_ES

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 2.33	2	2.9	2.9	2.9
3.17	2	2.9	2.9	5.8
3.33	5	7.2	7.2	13.0
3.50	3	4.3	4.3	17.4
3.67	11	15.9	15.9	33.3
3.83	7	10.1	10.1	43.5
4.00	13	18.8	18.8	62.3
4.17	5	7.2	7.2	69.6
4.33	8	11.6	11.6	81.2
4.50	4	5.8	5.8	87.0

	4.67	7	10.1	10.1	97.1
	5.00	2	2.9	2.9	100.0
	Total	69	100.0	100.0	

Mean_ER

		Frequency	Percent	Valid Percent	Cumulative Percent
	1.17	1	1.4	1.4	1.4
	1.33	2	2.9	2.9	4.3
	1.83	2	2.9	2.9	7.2
	2.00	1	1.4	1.4	8.7
	2.17	3	4.3	4.3	13.0
	2.33	7	10.1	10.1	23.2
	2.50	6	8.7	8.7	31.9
	2.67	9	13.0	13.0	44.9
Valid	2.83	4	5.8	5.8	50.7
	3.00	8	11.6	11.6	62.3
	3.17	9	13.0	13.0	75.4
	3.33	6	8.7	8.7	84.1
	3.50	1	1.4	1.4	85.5
	3.67	2	2.9	2.9	88.4
	4.00	6	8.7	8.7	97.1
	4.17	2	2.9	2.9	100.0
	Total	69	100.0	100.0	

Mean_ED

		Frequency	Percent	Valid Percent	Cumulative Percent
	2.67	5	7.2	7.2	7.2
	2.83	7	10.1	10.1	17.4
	3.00	6	8.7	8.7	26.1
	3.17	10	14.5	14.5	40.6
	3.33	8	11.6	11.6	52.2
	3.50	10	14.5	14.5	66.7
Valid	3.67	9	13.0	13.0	79.7
	3.83	5	7.2	7.2	87.0
	4.00	3	4.3	4.3	91.3
	4.17	2	2.9	2.9	94.2
	4.33	4	5.8	5.8	100.0
	Total	69	100.0	100.0	

Mean_ME

		Frequency	Percent	Valid Percent	Cumulative Percent
	2.67	1	1.4	1.4	1.4
	3.17	4	5.8	5.8	7.2
Valid	3.33	1	1.4	1.4	8.7
	3.50	11	15.9	15.9	24.6
	3.67	7	10.1	10.1	34.8
	3.83	14	20.3	20.3	55.1

4.00	16	23.2	23.2	78.3
4.17	3	4.3	4.3	82.6
4.50	4	5.8	5.8	88.4
4.67	4	5.8	5.8	94.2
4.83	2	2.9	2.9	97.1
5.00	2	2.9	2.9	100.0
Total	69	100.0	100.0	

Mean_PAAP

	Frequency	Percent	Valid Percent	Cumulative Percent
1.00	2	2.9	2.9	2.9
1.67	4	5.8	5.8	8.7
1.89	2	2.9	2.9	11.6
2.00	2	2.9	2.9	14.5
2.22	1	1.4	1.4	15.9
2.44	1	1.4	1.4	17.4
2.56	4	5.8	5.8	23.2
2.67	4	5.8	5.8	29.0
2.78	2	2.9	2.9	31.9
2.83	1	1.4	1.4	33.3
2.89	2	2.9	2.9	36.2
3.00	4	5.8	5.8	42.0
3.11	4	5.8	5.8	47.8
3.17	5	7.2	7.2	55.1
Valid 3.22	2	2.9	2.9	58.0
3.33	3	4.3	4.3	62.3
3.44	1	1.4	1.4	63.8
3.56	3	4.3	4.3	68.1
3.67	4	5.8	5.8	73.9
3.75	1	1.4	1.4	75.4
3.78	3	4.3	4.3	79.7
3.89	2	2.9	2.9	82.6
4.00	2	2.9	2.9	85.5
4.17	1	1.4	1.4	87.0
4.22	1	1.4	1.4	88.4
4.33	5	7.2	7.2	95.7
4.44	2	2.9	2.9	98.6
4.83	1	1.4	1.4	100.0
Total	69	100.0	100.0	

Mean_BS

	Frequency	Percent	Valid Percent	Cumulative Percent
1.89	2	2.9	2.9	2.9
2.00	2	2.9	2.9	5.8
2.22	2	2.9	2.9	8.7
2.44	1	1.4	1.4	10.1
2.56	4	5.8	5.8	15.9
2.67	2	2.9	2.9	18.8
2.78	2	2.9	2.9	21.7
2.89	2	2.9	2.9	24.6
3.00	3	4.3	4.3	29.0
3.11	6	8.7	8.7	37.7
3.22	4	5.8	5.8	43.5
3.33	6	8.7	8.7	52.2
3.44	2	2.9	2.9	55.1
3.56	3	4.3	4.3	59.4
3.67	3	4.3	4.3	63.8
3.75	2	2.9	2.9	66.7
3.78	3	4.3	4.3	71.0
3.89	2	2.9	2.9	73.9
4.00	1	1.4	1.4	75.4
4.22	4	5.8	5.8	81.2
4.33	6	8.7	8.7	89.9
4.44	3	4.3	4.3	94.2
4.56	4	5.8	5.8	100.0
Total	69	100.0	100.0	

ES

	Frequency	Percent	Valid Percent	Cumulative Percent
.85	2	2.9	2.9	2.9
1.15	2	2.9	2.9	5.8
1.20	5	7.2	7.2	13.0
1.25	3	4.3	4.3	17.4
1.30	11	15.9	15.9	33.3
1.34	7	10.1	10.1	43.5
1.39	13	18.8	18.8	62.3
1.43	5	7.2	7.2	69.6
1.47	8	11.6	11.6	81.2
1.50	4	5.8	5.8	87.0
1.54	7	10.1	10.1	97.1
1.61	2	2.9	2.9	100.0
Total	69	100.0	100.0	

MEAN_EP

	Frequency	Percent	Valid Percent	Cumulative Percent
2.67	1	1.4	1.4	1.4
2.71	1	1.4	1.4	2.9
3.04	2	2.9	2.9	5.8
3.08	2	2.9	2.9	8.7
3.13	7	10.1	10.1	18.8
3.17	1	1.4	1.4	20.3
3.25	4	5.8	5.8	26.1
3.29	2	2.9	2.9	29.0
3.33	4	5.8	5.8	34.8
3.33	2	2.9	2.9	37.7
3.42	2	2.9	2.9	40.6
3.42	4	5.8	5.8	46.4
3.46	4	5.8	5.8	52.2
3.46	1	1.4	1.4	53.6
3.58	2	2.9	2.9	56.5
Valid 3.58	3	4.3	4.3	60.9
3.63	2	2.9	2.9	63.8
3.67	1	1.4	1.4	65.2
3.71	1	1.4	1.4	66.7
3.75	1	1.4	1.4	68.1
3.79	2	2.9	2.9	71.0
3.79	5	7.2	7.2	78.3
3.83	2	2.9	2.9	81.2
3.83	2	2.9	2.9	84.1
3.92	2	2.9	2.9	87.0
3.96	2	2.9	2.9	89.9
4.00	1	1.4	1.4	91.3
4.17	2	2.9	2.9	94.2
4.29	2	2.9	2.9	97.1
4.50	2	2.9	2.9	100.0
Total	69	100.0	100.0	

BS_Satisfaction

	Frequency	Percent	Valid Percent	Cumulative Percent
2.00	4	5.8	5.8	5.8
2.33	2	2.9	2.9	8.7
2.67	5	7.2	7.2	15.9
Valid 3.00	2	2.9	2.9	18.8
3.33	19	27.5	27.5	46.4
3.67	5	7.2	7.2	53.6
4.00	11	15.9	15.9	69.6

	4.33	7	10.1	10.1	79.7
	4.67	6	8.7	8.7	88.4
	5.00	8	11.6	11.6	100.0
	Total	69	100.0	100.0	

BS_survival

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2.00	2	2.9	2.9	2.9
	2.33	1	1.4	1.4	4.3
	2.67	12	17.4	17.4	21.7
	3.00	4	5.8	5.8	27.5
	3.33	13	18.8	18.8	46.4
	3.67	19	27.5	27.5	73.9
	4.00	9	13.0	13.0	87.0
	4.33	4	5.8	5.8	92.8
	4.67	5	7.2	7.2	100.0
	Total	69	100.0	100.0	

BS_growth

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	2	2.9	2.9	2.9
	1.33	2	2.9	2.9	5.8
	1.67	4	5.8	5.8	11.6
	2.00	4	5.8	5.8	17.4
	2.33	8	11.6	11.6	29.0
	2.67	12	17.4	17.4	46.4
	3.00	5	7.2	7.2	53.6
	3.33	10	14.5	14.5	68.1
	3.67	3	4.3	4.3	72.5
	4.00	11	15.9	15.9	88.4
	4.33	2	2.9	2.9	91.3
	4.67	2	2.9	2.9	94.2
	5.00	4	5.8	5.8	100.0
	Total	69	100.0	100.0	

Descriptive Statistics

	N	Range	Minimum	Maximum	Mean		Std. Deviation	Variance	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
Education_level	69	3	1	4	1.70	.128	1.061	1.127	1.252	.289	.106	.570
ES1	69	4	1	5	4.10	.108	.894	.798	-1.223	.289	2.382	.570
ES2	69	4	1	5	4.00	.113	.939	.882	-1.425	.289	2.805	.570
ES3	69	4	1	5	3.57	.144	1.194	1.426	-.586	.289	-.648	.570
ES4	69	4	1	5	3.68	.119	.993	.985	-.894	.289	.353	.570
ES5	69	3	2	5	4.25	.076	.628	.394	-.970	.289	3.124	.570
ES6	69	4	1	5	3.90	.110	.910	.828	-1.363	.289	2.255	.570
ER1	69	4	1	5	2.35	.105	.872	.760	1.034	.289	1.390	.570
ER2	69	4	1	5	2.90	.134	1.113	1.240	-.124	.289	-1.222	.570
ER3	69	4	1	5	2.96	.128	1.063	1.130	-.289	.289	-.873	.570
ER4	69	4	1	5	3.09	.151	1.257	1.581	-.351	.289	-1.136	.570
ER5	69	4	1	5	2.72	.132	1.097	1.202	1.057	.289	-.263	.570
ER6	69	4	1	5	3.23	.145	1.202	1.445	.111	.289	-1.305	.570
ED1	69	4	1	5	2.74	.133	1.107	1.225	.876	.289	-.274	.570
ED2	69	3	2	5	3.62	.121	1.001	1.003	-.531	.289	-.815	.570
ED3	69	3	2	5	4.22	.080	.661	.437	-.896	.289	2.178	.570
ED4	69	3	2	5	4.06	.103	.856	.732	-.984	.289	.774	.570
ED5	69	4	1	5	3.00	.124	1.029	1.059	-.083	.289	-.902	.570
ED6	69	4	1	5	2.16	.112	.933	.871	1.013	.289	1.290	.570
ME1	69	2	3	5	4.16	.067	.559	.312	.048	.289	.048	.570
ME2	69	3	2	5	3.88	.098	.814	.663	-.960	.289	.902	.570
ME3	69	3	2	5	3.99	.076	.630	.397	-.353	.289	.803	.570
ME4	69	3	2	5	3.59	.106	.880	.774	-.429	.289	-.489	.570
ME5	69	4	1	5	3.65	.109	.905	.818	-.716	.289	.841	.570
ME6	69	2	3	5	4.04	.067	.554	.307	.024	.289	.396	.570
PAAP1	69	4	1	5	2.97	.124	1.029	1.058	.143	.289	-.886	.570
PAAP2	69	4	1	5	3.19	.134	1.115	1.243	-.516	.289	-.555	.570
PAAP3	69	4	1	5	2.93	.145	1.204	1.451	-.221	.289	-1.454	.570
PAAP4	69	4	1	5	2.33	.138	1.146	1.314	1.118	.289	.515	.570
PAAP5	69	4	1	5	2.94	.164	1.360	1.850	.216	.289	-1.335	.570
PAAP6	69	4	1	5	3.48	.163	1.357	1.841	-.426	.289	-1.186	.570
BS1	69	4	1	5	2.84	.135	1.120	1.254	.001	.289	-1.032	.570
BS2	69	4	1	5	3.09	.151	1.257	1.581	.152	.289	-1.361	.570
BS3	69	3	2	5	4.01	.089	.737	.544	-1.156	.289	2.224	.570
BS4	69	4	1	5	3.45	.159	1.323	1.751	-.377	.289	-1.095	.570
BS5	69	4	1	5	2.81	.143	1.192	1.420	.215	.289	-.934	.570

BS6	69	4	1	5	2.93	.114	.944	.892	.148	.289	.044	.570
BS7	69	3	2	5	3.99	.093	.776	.603	-.557	.289	.221	.570
BS8	69	4	1	5	4.06	.109	.906	.820	-1.585	.289	3.189	.570
BS9	69	4	1	5	3.49	.135	1.120	1.254	-.370	.289	-.875	.570
Mean ES	69	2.67	2.33	5.00	3.9638	.06259	.51992	.270	-.627	.289	1.361	.570
Mean ER	69	3.00	1.17	4.17	2.8744	.08014	.66569	.443	-.147	.289	.191	.570
Mean ED	69	1.67	2.67	4.33	3.3961	.05442	.45203	.204	.294	.289	-.553	.570
Mean ME	69	2.33	2.67	5.00	3.9034	.05563	.46213	.214	.376	.289	.457	.570
Mean PAAP	69	3.83	1.00	4.83	3.1349	.10259	.85217	.726	-.414	.289	-.098	.570
Mean BS	69	2.67	1.89	4.56	3.4163	.08863	.73625	.542	-.196	.289	-.749	.570
Mean_EP	69	1.83	2.67	4.50	3.5344	.04629	.38454	.148	.382	.289	.116	.570
interraction	69	4.77765	-3.57747	1.20018	0E-7	.12038585	1.00000000	1.000	-.970	.289	3.124	.570
Zscore: Mean ES	69	5.12898	-3.13593	1.99305	0E-7	.12038585	1.00000000	1.000	-.627	.289	1.361	.570
Zscore: Mean ER	69	4.50661	-2.56536	1.94125	0E-7	.12038585	1.00000000	1.000	-.147	.289	.191	.570
Zscore: Mean ED	69	3.68707	-1.61376	2.07331	0E-7	.12038585	1.00000000	1.000	.294	.289	-.553	.570
Zscore: Mean ME	69	5.04905	-2.67610	2.37295	0E-7	.12038585	1.00000000	1.000	.376	.289	.457	.570
Business success (statisfaction)	69	3.00	2.00	5.00	3.7101	.10018	.83218	.693	-.217	.289	-.574	.570
Business success (Survival)	69	2.67	2.00	4.67	3.4783	.07709	.64036	.410	-.147	.289	-.320	.570
Business success (growth)	69	4.00	1.00	5.00	3.0628	.12024	.99882	.998	.059	.289	-.544	.570
Valid N (listwise)	69											

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.220 ^a	.048	.034	.72356	.048	3.407	1	67	.069	
2	.395 ^b	.156	.130	.68656	.108	8.415	1	66	.005	
3	.714 ^c	.509	.487	.52744	.353	46.830	1	65	.000	
4	.731 ^d	.535	.506	.51759	.025	3.498	1	64	.066	1.817

- a. Predictors: (Constant), Mean ES
- b. Predictors: (Constant), Mean ES, Mean ER
- c. Predictors: (Constant), Mean ES, Mean ER, Mean ED
- d. Predictors: (Constant), Mean ES, Mean ER, Mean ED, Mean ME
- e. Dependent Variable: Mean BS

ANOVA

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	1.784	1	1.784	3.407	.069 ^b
	Residual	35.077	67	.524		
	Total	36.860	68			
2	Regression	5.750	2	2.875	6.099	.004 ^c
	Residual	31.110	66	.471		
	Total	36.860	68			
3	Regression	18.778	3	6.259	22.500	.000 ^d
	Residual	18.082	65	.278		
	Total	36.860	68			
4	Regression	19.715	4	4.929	18.398	.000 ^e
	Residual	17.145	64	.268		
	Total	36.860	68			

- a. Dependent Variable: Mean BS
- b. Predictors: (Constant), Mean ES
- c. Predictors: (Constant), Mean ES, Mean ER
- d. Predictors: (Constant), Mean ES, Mean ER, Mean ED
- e. Predictors: (Constant), Mean ES, Mean ER, Mean ED, Mean ME

Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	2.182	.675		3.234	.002		
	Mean ES	.311	.169	.220	1.846	.069	1.000	1.000
2	(Constant)	2.026	.642		3.155	.002		
	Mean ES	.048	.184	.034	.262	.794	.757	1.321
	Mean ER	.417	.144	.377	2.901	.005	.757	1.321
3	(Constant)	-.101	.583		-.173	.863		
	Mean ES	-.182	.145	-.128	-1.250	.216	.716	1.396
	Mean ER	.122	.119	.110	1.029	.307	.657	1.522
	Mean ED	1.144	.167	.703	6.843	.000	.716	1.397
4	(Constant)	-.900	.714		-1.260	.212		
	Mean ES	-.111	.148	-.078	-.749	.456	.669	1.495
	Mean ER	.099	.117	.090	.847	.400	.650	1.539
	Mean ED	.961	.191	.590	5.032	.000	.528	1.893
	Mean ME	.309	.165	.194	1.870	.066	.677	1.477

- a. Dependent Variable: Mean BS

Entrepreneurial Processes Factors on Business Success

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.625 ^a	.390	.352	.59255	.390	10.245	4	64	.000	1.647

a. Predictors: (Constant), ER_factor, ES_factor, ME_factor, ED_factor

b. Dependent Variable: Mean BS

ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	14.389	4	3.597	10.245	.000 ^b
	Residual	22.471	64	.351		
	Total	36.860	68			

a. Dependent Variable: Mean BS

b. Predictors: (Constant), ER_factor, ES_factor, ME_factor, ED_factor

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	2.665	.364		7.320	.000		
	Mean PAAP	.333	.112	.341	2.972	.004	1.000	1.000

a. Dependent Variable: Business success (satisfaction)

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.599 ^a	.359	.350	.51636	.359	37.579	1	67	.000	1.811

a. Predictors: (Constant), Mean PAAP

b. Dependent Variable: Business success (Survival)

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	2.066	.239		8.660	.000		
	Mean PAAP	.450	.073	.599	6.130	.000	1.000	1.000

a. Dependent Variable: Business success (Survival)

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.461 ^a	.213	.201	.89292	.213	18.085	1	67	.000	1.817

a. Predictors: (Constant), Mean PAAP

b. Dependent Variable: Business success (growth)

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1.369	.413		3.318	.001		
	Mean PAAP	.540	.127	.461	4.253	.000	1.000	1.000

a. Dependent Variable: Business success (growth)

Additional Raw Data

Descriptive Statistics

	N	Range	Minimum	Maximum	Sum	Mean	Std. Deviation	Variance
Gender	69	1	1	2	81	1.17	.382	.146
Education_level	69	3	1	4	117	1.70	1.061	1.127
ES1	69	4	1	5	283	4.10	.894	.798
ES2	69	4	1	5	289	4.19	.791	.626
ES3	69	4	1	5	246	3.57	1.194	1.426
ES4	69	4	1	5	261	3.78	1.013	1.026
ES5	69	3	2	5	293	4.25	.628	.394
ES6	69	4	1	5	269	3.90	.910	.828
ER1	69	4	1	5	162	2.35	.872	.760
ER2	69	4	1	5	200	2.90	1.113	1.240
ER3	69	4	1	5	204	2.96	1.063	1.130
ER4	69	4	1	5	213	3.09	1.257	1.581
ER5	69	4	1	5	188	2.72	1.097	1.202
ER6	69	4	1	5	223	3.23	1.202	1.445
ED1	69	4	1	5	189	2.74	1.107	1.225
ED2	69	3	2	5	280	4.06	.616	.379
ED3	69	3	2	5	291	4.22	.661	.437
ED4	69	3	2	5	291	4.22	.661	.437
ED5	69	4	1	5	206	2.99	1.050	1.103
ED6	69	4	1	5	149	2.16	.933	.871
ME1	69	2	3	5	287	4.16	.559	.312
ME2	69	3	2	5	268	3.88	.814	.663
ME3	69	3	2	5	276	4.00	.569	.324
ME4	69	3	2	5	248	3.59	.880	.774
ME5	69	4	1	5	252	3.65	.905	.818
ME6	69	2	3	5	285	4.13	.451	.203
PAAP1	69	4	1	5	205	2.97	1.029	1.058
PAAP2	69	4	1	5	220	3.19	1.115	1.243

PAAP3	69	4	1	5	202	2.93	1.204	1.451
PAAP4	69	4	1	5	161	2.33	1.146	1.314
PAAP5	69	4	1	5	203	2.94	1.360	1.850
PAAP6	69	4	1	5	240	3.48	1.357	1.841
BS1	69	4	1	5	196	2.84	1.120	1.254
BS2	69	4	1	5	213	3.09	1.257	1.581
BS3	69	3	2	5	277	4.01	.737	.544
BS4	69	4	1	5	238	3.45	1.323	1.751
BS5	69	4	1	5	194	2.81	1.192	1.420
BS6	69	4	1	5	202	2.93	.944	.892
BS7	69	3	2	5	275	3.99	.776	.603
BS8	69	4	1	5	280	4.06	.906	.820
BS9	69	4	1	5	241	3.49	1.120	1.254
Mean ES	69	2.67	2.33	5.00	273.50	3.9638	.51992	.270
Mean ER	69	3.00	1.17	4.17	198.33	2.8744	.66569	.443
Mean ED	69	1.67	2.67	4.33	234.33	3.3961	.45203	.204
Mean ME	69	2.33	2.67	5.00	269.33	3.9034	.46213	.214
Mean PAAP	69	3.83	1.00	4.83	216.31	3.1349	.85217	.726
Mean BS	69	2.67	1.89	4.56	235.72	3.4163	.73625	.542
Mean of entrepreneurial process	69	1.83	2.67	4.50	243.88	3.5344	.38454	.148
Business success (satisfaction)	69	3.00	2.00	5.00	256.00	3.7101	.83218	.693
Business success (Survival)	69	2.67	2.00	4.67	240.00	3.4783	.64036	.410
Business success (growth)	69	4.00	1.00	5.00	211.33	3.0628	.99882	.998
Interaction	69	18.00	3.67	21.67	869.43	12.6004	4.31905	18.654
factor 1(BS)	69	3.92431	-2.16160	1.76270	.00000	0E-7	1.00000000	1.000
factor 2(BS)	69	4.71161	-2.33538	2.37623	.00000	0E-7	1.00000000	1.000
Valid N (listwise)	69							

	Gender	Education						ES6
		level	ES1	ES2	ES3	ES4	ES5	
1	1	2	3	5	5	5	5	3
2	1	2	4	4	2	4	4	4
3	1	1	3	5	4	2	4	4
4	2	1	5	5	3	3	5	4
5	1	1	5	5	5	5	5	5
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Appendix VII: MUERC Letter



MASENO UNIVERSITY ETHICS REVIEW COMMITTEE

Tel: +254 057 351 622 Ext: 3050
Fax: +254 057 351 221

Private Bag – 40105, Maseno, Kenya
Email: muerc-secretariat@maseno.ac.ke

FROM: Secretary - MUERC

DATE: 18th June, 2019

TO: Ojjo Nyabola Thomas
PG/PHD/BE/00201/2014
Department of Business Administration
School of Business and Economics
Maseno University
P. O. Bcx, Private Bag, Maseno, Kenya

REF: MSU/DRPI/MUERC/00706/19

RE: Relationships of Entrepreneurial Processes, Procurement Affirmative Action Practices and Success of Business of Entrepreneurs with Disability in Western Kenya. Proposal Reference Number MSU/DRPI/MUERC/00706/19

This is to inform you that the Maseno University Ethics Review Committee (MUERC) determined that the ethics issues raised at the initial review were adequately addressed in the revised proposal. Consequently, the study is granted approval for implementation effective this 18th day of June, 2019 for a period of one (1) year. This is subject to getting approvals from NACOSTI and other relevant authorities.

Please note that authorization to conduct this study will automatically expire on 17th June, 2020. If you plan to continue with the study beyond this date, please submit an application for continuation approval to the MUERC Secretariat by 15th May, 2020.

Approval for continuation of the study will be subject to successful submission of an annual progress report that is to reach the MUERC Secretariat by 15th May, 2020.

Please note that any unanticipated problems resulting from the conduct of this study must be reported to MUERC. You are required to submit any proposed changes to this study to MUERC for review and approval prior to initiation. Please advise MUERC when the study is completed or discontinued.

Thank you.

Dr. Bernard Guyah
Ag. Secretary,
Maseno University Ethics Review Committee.



Cc: Chairman,
Maseno University Ethics Review Committee.

MASENO UNIVERSITY IS ISO 9001:2008 CERTIFIED



Appendix VIII: Letter of Approval



MASENO UNIVERSITY **SCHOOL OF GRADUATE STUDIES**

Office of the Dean

Our Ref: PHD/BE/00201/014


Private Bag, MASENO, KENYA
Tel:(057)351 22/351008/351011
FAX: 254-057-351153/351221
Email: sgs@maseno.ac.ke

Date: 15th April, 2019

TO WHOM IT MAY CONCERN

**RE: PROPOSAL APPROVAL FOR OJIJO NYABOLA THOMAS —
PHD/BE/00201/2014**

The above named is registered in the Doctor of Philosophy Programme in the School of Business and Economics, Maseno University. This is to confirm that his research proposal titled "Relationships of Entrepreneurial Processes, Procurement Affirmative Action Practices and Success of Business of Entrepreneurs with Disability in Western Kenya." has been approved for conduct of research subject to obtaining all other permissions/clearances that may be required beforehand.


Prof. J.O. Agure
DEAN, SCHOOL OF GRADUATE STUDIES



Maseno University

ISO 9001:2008 Certified



Appendix IX: Report of the Research

REPORT OF THE RESEARCH CONDUCTED FOR REGISTERED BUSINESSES OWNED BY ENTREPRENEURS WITH DISABILITY IN WESTERN KENYA REGION

This research was conducted between 24th June -14th August 2019 on entrepreneurs with disability registered with AGPO in Western and Nyanza region. The visits were made at the shops and households of the entrepreneurs. The following are some of the concerns raised during the exercise:

Information on tender notices does not reach some of the entrepreneurs. This happens mainly due to advertisements made online which cannot be accessed by all entrepreneurs. Procurement entities always require a letter of undertaking which is not easy to acquire from the office of the NCPW. The 30% reserved opportunities does not benefit the PWD since some of them have challenges with mobility, cost of transport to look for the tenders, access to information, lack of enough capital, some entrepreneurs do not have hope in winning the tenders since they have applied severally without success. Acquiring tender document is not easy since some public schools charges ranges sh. 3000 to 3500; which cannot be afforded easily by entrepreneurs with low returns. Acquiring tax exemption certificate is a long process, some have applied for the same but they have not received and have been hindering the entrepreneurs from applying and receiving the tender awards. The certificates are issued to individuals not groups hence it is not easy for groups of PWD to receive tenders. The representatives of the PWD in institutions do not represent the interest of entrepreneurs with disability registered with AGPO when tenders are awarded. At times there is conflict of interest. When tender is awarded a lot of money is demanded by the companies in terms of kickbacks. Delayed payments to entrepreneurs by the County government have been experienced by the entrepreneurs and have instilled fear for doing more applications. There is one person whose payment has delayed for more than one year after doing his supplies from a bank loan. The entrepreneurs do not understand why renewal for the certificate is done after five years yet disability status doesn't change. Some entrepreneurs do not understand what AGPO entails. The fund available to PWD groups is so minimal and cannot benefit entrepreneurs who get tender awards. One of the entrepreneurs has had trainees from NITA through KYOEP program.

The companies/institutions award small tenders to entrepreneurs with disability since it is felt that they have inadequate capacity to deliver. The enlightened entrepreneurs with disability are better placed than the entrepreneurs in the villages in terms of accessing information such as tender availability. Entrepreneurs with disability do not know one another since not all of them can afford to go to meeting venues. There are claims that there are people who use AGPO registered companies to benefit from tender awards. There have been people calling the registered entrepreneurs to supply cereals; it is never genuine when follow up is made; the claims have been from Maseno University and other learning institutions. Some of the entrepreneurs feel that the government of Kenya is not addressing their issues.

Challenges

Normal people are pretending to be disabled; they want to enjoy privileges including being exempted from taxes and paying import duty on cars and other goods. We have individuals feigning various mental disorders, while others have some medical conditions which make it hard to establish if they are really disabled or not, many accident victims pretend to be still confined to wheelchairs even after healing. They want to be considered disabled yet they are not. Others have minor conditions on limbs and eyes but not enough to limit their work. Loopholes are mainly in hospitals where physiotherapists, occupational therapists, ENT (ear, nose and throat) specialists conspire with patients to get the certificates. In the case of albinos, a dermatologist should ascertain if the condition affects the individual's activities. It is the doctors who recommend registration after assessing the patient. Since that is a major loophole, we propose that thorough assessment be done to ensure the threshold is met. For one to be considered disabled, their condition must affect their day to day lives negatively. Doctors need to do all medical tests to identify who the real disabled persons are. Some banks do not give preferential treatment to the disabled and treat the disabled like any other normal person.

Recommendations:

There should be procurement opportunity set aside to persons with disability and advocate for entrepreneurs with disability to be awarded tenders in every local company. Sensitization need to be done at every level to ensure that the tender advertisement reach all persons with disabilities More sensitization need to be done to institutions to allow entrepreneurs registered with AGPO to qualify for tender without prequalification. There should be regular forums at Sub County and County levels for the entrepreneurs with disability registered with AGPO. There are offices in Nairobi that need to be devolved to save on the cost of registration to the entrepreneurs with disability.