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**Environmental Factors Affecting Growth of Msme's Owned by Entrepreneurs with
Disabilities in Rural Areas in Kenya: A Case of Meru County**

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Abstract

Purpose: In the recent past, the government of Kenya has paid much attention to entrepreneurship primarily because of the positive relationship between entrepreneurship, job creation and economic growth. In Kenya, over 1.3 million Persons live with disabilities with most of them being generally economically deprived and over-represented among the poor. The aim of the study was to investigate the external business factors affecting growth of MSME's owned by entrepreneurs with disabilities in rural areas in Kenya: a case of Meru County.

Methodology: The target population comprised of 2021 entrepreneurs with disabilities. The researcher used a combination of stratified sampling, census and purposive sampling method to select the respondents. Data was collected by administration of questionnaires designed based on the research objectives. The data collected was then coded, entered, and analyzed using Statistical Package for Social Sciences (SPSS).

Findings: The findings showed that if all factors; political-legal environment, social –cultural environment and technological environment had a positive and significant effect on growth of MSME's. Political –legal factors had the greatest effect at 0.882, followed technological at 0.799 while social factors had 0.633.

Unique Contribution to Theory, Practice and Policy: The study recommended that the government should provide adequate and timely funding to vocational and technical training institutions. Government funding programs such as Women, Youth and Uwezo fund should increase the minimum loan amount, simplify loan application process and ensure timely disbursement of funds as well as establish strategies of lending to individuals. Finally, a mentorship office should be established in every constituency to offer sector specific programs including activities geared towards exposing EwD's to successful entrepreneurs.

Keywords: *Environmental Factors, MSME's, Entrepreneurs, Disability, Rural Kenya*

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INTRODUCTION

A disability is a term covering a wide range of impairments that bring about limitations and restriction in activity and participation. According to Persons with Disabilities Act 2003, disabilities refers to physical, sensory, mental or other impairments which adversely affect an individual's capacity to participate in social, economic or environmental activities (GOK, 2004). The constitution of Kenya further developed this definition to include any other impairments, conditions or illness which a community perceives to have, a substantial or long-term effect on an individual's capacity to carry out every day's activities (GOK, 2010).

Roughly 650 million persons representing about 10% of the world's population live with known disabilities (WHO, 2011). According to the 2019 census, 2.2% (0.9 million people) of Kenyans live with some form of disability. The census results indicate that 1.9% of men have a disability compared with 2.5% of women. (Status report, 2021). Over the years, evidence has emerged showing that PwD's experience more difficult socio economic consequences and poverty than persons without disabilities. There are more Persons with Disabilities living in rural than urban areas with prevalence rates by residence showing that 2.6% (0.7 million) of people lived in rural areas and 1.4% (0.2 million) of people in urban areas have a disability(status report ,2021).

Whereas PwD's have needs and aspire to break out of poverty as others(ILO,2002),the society's perception that PwD's are unable to playing a role in wider society and thus should be home-based, further limits their interactions which are necessary in preparing them for gainful life either as employment or self-employed(Makau,2014).Robert(2000)estimates unemployment rate among PwD's in developing countries to be over 80 percent and Kenya is not an exception considering that the rate of economic growth has not been sufficient enough to absorb the ever-increasing labor force. Annually, the Kenyan labor work force increases by about 500,000 annually and only about 25 percent are absorbed leaving 75 percent unemployed (GOK, 2007). According to Mersland, Bwire &Mukasa,(2008),twice as many PwD's as compared to non-disabled people are excluded from the labor force.Makau (2014) further explains that majority of employers are skeptical and Doubtful often assuming that PwD's produce less and more susceptible to accidents in the workplace.

Statement of the Problem

Researchers have stressed the role of external business environment on outcomes of various economic choices (Giannetti & Simonov, 2003). A study on entrepreneurs with disabilities in Uganda by Namatovu, Dawa, Mulira & Katongole (2012) noted that policy and regulatory environment, enterprise education and training services, access to credit and capital, business net-works, access to premises, role models affected growth of business operated by entrepreneurs with disabilities. Their research covered only entrepreneurs with disabilities in Kampala city and therefore recommends future research to focus on challenges faced by entrepreneurs with disabilities operating within rural environments.

Odoro & Ngugi (2013) found out that most of entrepreneurs with disabilities have low level of education with no business training, have limited access to financial services, difficulties in accessing transport facilities affecting their mobility which further adversely affects their marketing, networking and mentorship activities. Odoro & Ngugi (2013) recommend future research to be done in rural counties in order to depict the factors affecting growth of business owned by PwD's. In a study of factors affecting growth of businesses owned by persons living with disabilities in Kitale town, Tengecha (2013) identified business training, mentorship,

technology, government policy and startup capital as some of the key factors affecting growth of businesses owned by PwD's in Kitale Municipality. The researcher recommended similar research to be done in other rural areas in Kenya.

Therefore, it's evident that there is limited information in reference to challenges faced by MSME's owned by entrepreneurs with disabilities in rural areas. This study therefore sought to bridge this gap by determining political-legal, social-cultural and technological environmental factors affecting growth of MSME's owned by entrepreneurs with disabilities in rural areas in Kenya.

General Objectives

The general objective of the study was to determine the effect of external environmental factors on growth of MSME's owned by entrepreneurs with disabilities in rural areas in Kenya, a case of Meru County.

Specific Objectives

The specific objectives of the study were

- (a). To determine the effect of political-legal environmental factors on growth of MSME's owned by Entrepreneurs with disabilities in rural areas in Kenya.
- (b). To determine the effect of social-cultural environmental factors on growth of MSME's owned by Entrepreneurs with disabilities in rural areas in Kenya.
- (c). To establish the effect of technologic environmental factors on growth of MSME's owned by Entrepreneurs with disabilities in rural areas in Kenya.

Significance of the Study

Existing and potential entrepreneurs with disabilities would learn ways in which they can navigate challenges presented by the political-legal, social-cultural and technological environment in growing their MSME's. The findings of this study would inform policy makers in formulating policies responsive to the needs of MSME's in the rural areas. Additionally, the study would inform sponsors and donors in designing and implementing sustainable development interventions that would enhance growth of MSME's owned by entrepreneurs with disabilities. Furthermore, the study would make recommendations and identify the areas that other researchers and students can explore in their research work

LITERATURE REVIEW

Theoretical Review

Resource-Based Theory (RBV)

According to the resource-based view (RBV), a business competes on the basis of its resources and capabilities, whether they are tangible or intangible (Peteraf & Bergen, 2003; Perenyi, Selvarajah & Muthaly, 2008). Coad & Tamvada (2012) expounded that such resources include competencies and resources such as human capital, entrepreneur or manager's networks, physical capital, financial capital, business capital.

Studies have established link between growth and the age of a business (Davidsson, Achtenhagen & Naldi, 2010), use of technology and growth (Porto & Brito, 2010), strategic partnerships and growth (Leitchetal.,2010), entrepreneurial thinking or innovation and growth (Dutta&Thornhill, 2008) and capability of employees and growth (Daunfeldt&Elert,2013).Furthermore, mastering the art of leveraging past experiences to

improve efficiency has also been identified as important in growing a business (Reid & Xu,2012).

Technology-Organization-Environment (TOE) Framework

The TOE framework has been used by different researchers investigating how businesses embrace technological innovations. For instance, Zhu, Kraemer & Xu, (2006) used TOE in analyzing how businesses in 10 countries were adopting e-business. Similarly, Hackney, Xu & Ranchhod (2006) used TOE in analyzing how 5U.K. firms' businesses were adopting Web services. The technology- organization-environment (TOE) framework which was introduced by Tornatzky and Fleischer (1990) analyzed technological adoption using three elements—the environmental context, the organization context, and the technological context.

The environmental context refers to the different stakeholders surrounding the enterprise including such as industry players, competitors, dealers, clients, the government, the society, among others (Angeles, 2013). She further argues that such stakeholders influence a business's understanding of innovation as well as its ability to acquire the resources necessary to pursue and deploy such innovations. These stakeholders could either support or block technological innovation(Zhu et al, 2006). On the other hand, the organizational context refers to various characteristics of an organization including its size, structure of management, excellence of its human resources, internal decision-making procedures and methods of internal communications, internal and external networks among others (Hackney et al, 2006). Such factors affect not only the level of technological innovation but also the level of success of such innovations (Angeles, 2013).

The technological context encompasses all of the technologies that are relevant a business including technologies already in use as well as those that are available in the market place but not currently in use (Zhu et al, 2006). They further note that a business's existing technologies determines how it adopts future technologies both in scope and pace. Additionally, technological innovations existing but not yet in use in the business also influence innovation by showing the limits of what is possible as well as by showing businesses ways in which they can use technology to evolve and adapt (Awa, Ukoha & Emecheta,2012).

According to Tornatzky and Fleischer (1990) there are different approaches that organization use in implementing technological innovations: technocentric, socio-centric, conflict/bargaining, systems life cycle, and socio-technical systems approaches. The technocentric approach exclusively focus on the technology processes, methods, tools, machines, and surrounding knowledge areas totally excluding end user's needs and issues. On the other hand, the socio-centric approach focuses on the social setting of technological innovations. The conflict/bargaining perspective focuses all key stakeholders with a view to encourage cooperation and collaboration in resolving differences that may arise in the process of implementation of technological innovations. The systems life cycle approach is a methodology used to develop Information System solutions covering system planning all the way to systems maintenance. The socio- technical approach seeks address main concerns of the social system and the technical system (i.e., process, technology, tools, machines, and methods) in pursuing the implementation of technological innovation in an organization (Tornatzky & Fleischer, 1990).

Empirical Review

Micro, Small and Medium Enterprises (MSMEs) Sector in Kenya

Worldwide, the SME sector has widely been acknowledged as the engine of economic growth and poverty eradication in the world. Infact, economic growth in countries such as Japan, Korea, Taiwan and many others, is significantly attributed to SME activities (Katua, 2014). For several decades, the government of Kenya has increased its policy attention on Micro, Small and Medium Enterprises (MSMEs) because by their nature and numbers, they are a potential source of employment, economic dynamism and innovation (Kiraka, Kobia & Katwalo, 2013). Infact, MSMEs have a greater potential of contributing to the achievement of Vision 2030 in Kenya than larger enterprises (Katua, 2014).

In Kenya, MSME's are defined based on the number of employees and the business's annual turnover Micro Enterprise have been defined as enterprises employing less than 10 people with annual turnovers not exceeding KES 500,000, while small enterprise have been defined as enterprises employing more than 10 but less than 50 people with annual turnovers of between KES 500,000 to 5M. Medium enterprise have been defined as enterprises employing more than 50 but less than 250 people with annual turnovers of over 5M. With this kind of definition, growth could be viewed as graduation to an upper level within the same category or different category.

In their research covering Ethiopia, Kenya & Tanzania, ILO (2004) found that majority of enterprises start very small and rarely grow beyond five workers, if they grow at all. They further found out that such enterprises generally employ only the owner and very few grow within the same category or advance from micro to small enterprises. They additionally observed that though many MSME's aim for growth, over 80 per cent (%) do not grow at all in the first five years of operations. only 1% of those that start with less than 5 workers grow enough to graduate into the category of 10 or more workers (Gomez, 2008).

It is clear that MSME's including those owned by EWD's struggle to progress from the first stage (startup) to other stages such as expansion, maturity and diversification and this could be attributed to external business environment (Mwangi, 2013; Delmar & Wiklund, 2008). Smit et al. (2007) define a business environment as all those factors or variables, both inside and outside the organization that may either negatively or positively affect growth of MSMEs. MSME's operates within a business environment consisting of political-legal, technological and social-cultural forces most of which are both. A review of the external business environment in which EWD's operate is important more so because EWD's also have a role to play in realization of vision 2030 (Katua, 2014).

Political-Legal Environment and Growth of MSME's Owned by EWD's

In Kenya, the political environment is made up of three political institutions namely legislature, executive and the judiciary (GOK, 2010) and off course their influence in developing and controlling business activities (Neneh & Vanzyl, 2012). It therefore follows that a stable and dynamic political environment is crucial for business growth. Indeed, the political instability in the year 2007/2008 after the presidential election clearly exhibited the effects of political instability on existence and growth of businesses persons with and without disabilities.

Schiffer (2005) noted that governments keen on increasing the number of MSME's was focused on establishing a business environment that gave small and large enterprises equal opportunities. Further, Klapper et al. (2009) found countries with a large number of startups

provided entrepreneurs with a stable political environment, proper governance structure, modernized ways of registering businesses as well as simplified license acquisition processes. Initially, the government was opposed to growth and development of the informal sectors but since ILO report of 1972 on Employment, income and equity in Kenya was published, the government has seeking ways of developing this sector (Ronge, Ndirangu & Nyangito, 2002) the latest being the new Micro and Small Enterprise Act 2012 (MSE Act 2012) which provides room for growth of MSMEs especially through the devolved governments.

Neneh & Vanzyl (2014) notes that increased efforts by the governments to promotion of businesses owned by EwD's lead to remarkable growth of MSMEs. Examples of policies that promote MSME's (including those owned by EwD's) revolves around reduction in complexity of registration of businesses and acquisition of licenses, investment in infrastructure, reduced uncertainties about regulation and technology, and access to capital or finances (Badulescu 2012; Neneh & Vanzyl, 2014; Xu, 2016). In relation to devolved system of government, Maunganidze (2013) points out that the impact of devolution of MSMEs growth and development depends on the nature of regulations and readiness of institutions in the devolved system of governance to support growth of MSME's.

Government's commitment in supporting PwD's is clearly captured in the Constitution of Kenya 2010 (GOK, 2010) as well as other relevant pieces of legislations including Persons with Disabilities Act of 2003, The Children Act of 2001, The Employment Act of 2007, PwD's Access to Employment, Services and Facilities, Cost Care and Registration Regulations of 2009, PwD's Income Tax Deductions and Exemptions Order of 2010. Other institutions committed to supporting PwD's include National Gender and Equality Commission, Ministry of Labour, Social Security and Services, The National Council for Persons with disabilities, The Kenya Institute of Special Education (KISE), The Kenya National Commission on Human Rights among others. Other initiatives that the Government has initiated include youth enterprise development fund, women enterprise fund, national fund for persons with disabilities, affirmative action social development fund (ASSDF) among others. Namatovu et al (2012) stresses the need for constant review of the political- legal environment to ensure it provides the supports necessary for EwD's to thrive.

Social-Cultural Environment and Growth of MSME's Owned by EwD's

Different researchers have sought to explain how the social and cultural environment influences an individual's desire to be or not to be an entrepreneur. Socio-cultural environment principally is the sum total of belief systems, values systems, attitudes, habits and life styles an individual adopts from the cultural, religious, educational and social surrounding they lived in (Adeleke et al, 2003). These values, morals and ways of thinking and behaving are learned and transmitted from generation to generation within a society. In relation to entrepreneurship, the social-cultural environment could be defined as an environment made up of all the social and cultural elements which positively or negatively affect an individual's aspiration to be an entrepreneur.

Social Factors

Literature on social capital and social networks helps us understand entrepreneurship as a social phenomenon. Social capital is defined as sources that individuals accumulate through social structure and that's supports them in attaining attainment of goals (Portes, 1999). In relation to entrepreneurship, the social capital theory underlines the importance of networks of relationships as a resource, pointing out that such networks determine how an individual gets

entrepreneurial ideas and the resources to develop them. (Casson & Giusta, 2007). Growing a business requires entrepreneurs to seek to acquire resources which they may not have internally (Bowey & Easton, 2007). Put differently, to produce and deliver goods or services, entrepreneurs require additional resources such as finances, information, labor, which they can acquire through their social contacts (Ribeiro-Soriano & Urbano, 2009).

However, Anderson & Jack (2002) noted that even in cases where rules are followed, exploitation of social capital did not yield equal benefits for all members of the same community. In their study, Portes & Landolt (2000) further pointed out that the same strong relations that empowers certain members of the society to access certain resources, limited others from accessing the same resources.

Cultural Factors

Societies are endowed differently and so overtime, members of society adopt relevant behavioral patterns to achieve success in businesses (Casson & DellaGiusta, 2007). They further argue that such behavioral patterns ultimately lead to the formation of different cultural values, some of which influence individuals desire to create new businesses. Cultural values could be defined as the shared way of thinking and behaving that distinguishes the members of one human group from another (Hofstede, 1980).

He further classified cultural differences into four quantifiable dimensions: uncertainty avoidance, individualism, masculinity and power distance. The dimension of avoiding uncertainty represents inclination towards certainty and distress with unclear situations. While the dimension of individualism represent inclination towards acting in self-interest or interest of immediate family, the dimension of collectivism, represents inclination towards acting in the interest of a diverse group and in return get their loyalty and support. While the dimension of power distance represents acceptance that people are unequal both in their positions and authority, the dimension of masculinity is grounded on materialism and decisiveness (Greve and Salaff, 2003). An individual's choice of business ordinarily reflects their cultural environment and so cultures that are more individualistic and masculine and those that encourage people to take risks and ignore power distances create a conducive environment for entrepreneurship

Technological Environment and Growth of MSME's

Technological shifts are the norm in today's business and only technological innovative MSME's will thrive and maintain a competitive edge (Bogliacino, Piva, & Vivarelli, 2012). By nature, MSME's are generally more flexible and are therefore best suited to develop and implement innovative ideas (Chaminade & Vang, 2006). Moyi (2003) further asserts that technology has the potential of linking MSME's with buyers in different places and giving them the ability to improve their negotiating power. Additionally, technological innovation can support SMEs to achieve cost effectiveness, improve quality of existing products, or altogether develop new product development (Czarnitzki & Delanote, 2012). Regardless of whether a business is a technology start-up or a trader in traditional products or services, ICT is a great enabler for businesses.

Information and communication technologies (ICT) have the capacity to empower PwD's economic, political, and social empowerment through improved their access to information and networks as well as increased competitiveness and market outreach (Kiveu, 2008; Chaminade & Vang, 2006). However, Shahkooh & KhodaBandeh (2006) noted that without equal access to ICT, EwD's risk becoming marginalized in the new technology driven economy. They

further pointed out that ICT solutions targeting PwD's must be based on a clear understanding of PwD's knowledge, needs and expectations and be delivered in the most appropriate and accessible way. Additionally providers of such solutions must be avail their knowledge, skills, and expertise so that use and adoption of ICT is fully inclusive (Shahkooh & KhodaBandeh, 2006).

Research Gaps

Past researchers have focused on entrepreneurs with disabilities in the urban areas and there is limited research in reference to challenges faced by entrepreneurs with disabilities. This study therefore sought to bridge this gap by investigating external business factors affecting growth of MSME's owned by entrepreneurs with disabilities in rural areas in Kenya: a case of Meru County. The current study also will was done in a different locale the Meru county, in Kenya unlike the previous studies done.

Conceptual Framework

A conceptual framework is simply a less developed form of a theory interweaving concepts to shows graphically how variables interact and support each another and establish a specific philosophy that defines their relationship (Jabareen, 2009). The Figure below represents the conceptual framework and it illustrates the relationship between the independent variable; socio-cultural factors, political-legal factors and technological environmental factors affect the dependent variable growth of MSME's owned by entrepreneurs with disabilities. Independent variables are those factors that are manipulated directly by the researcher whereas a dependent variable represents what is tested by the researcher and intervening variables explain relation or provide causal link between other variables (Mugenda & Mugenda, 2003)

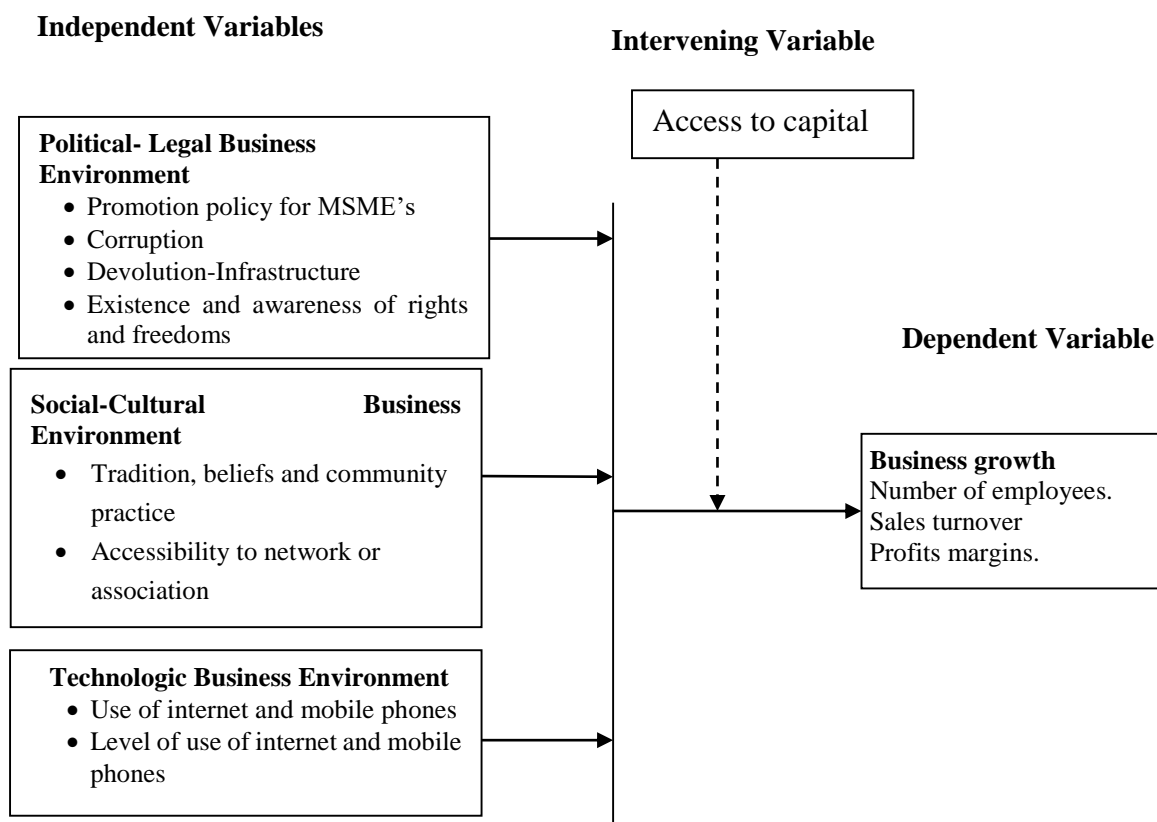


Figure 1: Conceptual Framework

METHODOLOGY

This study adopted a survey research design for the purposes of investigating external business factors affecting growth of MSME's owned by entrepreneurs with disabilities in Meru County. This design was appropriate for gathering information, summarizing and reporting the way things are (Mugenda & Mugenda, 2003). The targeted population comprised the following informant resource persons: 2021 registered PwD's. The researcher opted for stratified purposive sampling technique in selecting Entrepreneurs with disabilities and purposive sampling in managers in Youth Polytechnics (YPs) to participate in the study. The study used of questionnaires for data collection. Mugenda & Mugenda(2003)defines sampling as the process of selecting a number of individuals for a study in such a way that the individual selected is representative of the larger group from which they are selected. While scholars fail to agree on the exact proportion of the accessible population that should form the sample size, Mugenda & Mugenda (2003) suggests that in descriptive studies 10% of the survey population is representative enough to generalize characteristics being observed. In this study therefore it two hundred (200) PwD's participated in the study.

Quantitative data obtained was analyzed using SPSS software and Microsoft Excel as well as various statistics including frequencies and measures of central tendencies and inferential statistics. Processed data was presented using frequency distribution tables, bar graphs and explanation in prose and various interpretations and conclusions were also drawn from the study. Qualitative data was summarized and common themes captured and presented in frequency and distribution tables.

In addition, the researcher conducted correlation coefficient test and significant levels to check the strength of the relationships between variables. Additionally, logistic regression model was used to examine the relationship between the independent variables and dependent variable (growth of MSMEs). The basis for selecting the logistic regression model is the nature of dependent variable. If the dependent variable is with only two categories (growing and non-growing, valued as 1 and 0, respectively), binary logistic regression is appropriate (Mugenda & Mugenda, 2003). Accordingly, the binary logistic regression model employed has the following form:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \varepsilon$$

Where:

Y = Business growth

β_0 = Constant (is the y-axis intercept), $\beta_1 - \beta_4$ = Coefficients,

X_1 = Legal Environment.

X_2 = Social Environment

X_3 = Technological Environment

ε = Error Term (absorbs unobserved factors),

This model was used to predict the influence of various independent variables on the dependent variable (business growth).

RESULTS

Nature of the Business Activity

The respondents were also asked to indicate the nature of the business activity. Their responses were as shown in Table below.

Table 1: Nature of Business Activity

| | Frequency | Percent |
|------------------|------------|--------------|
| Production | 61 | 32.6 |
| Service industry | 45 | 24.1 |
| Agribusiness | 81 | 43.3 |
| Total | 187 | 100.0 |

Most of the respondents Agribusiness as shown by 43.3%, production business as shown by 32.6% and service industry as shown by 24.1%. This shows that all the respondents were involved in business which made them in a pole position to provide information on environmental factors affecting growth of MSME's owned.

Motivation to Start a Business

The respondents were further asked to indicate what motivated them to start a business. Their responses were as shown in Table below.

Table 2: Motivation to Start a Business

| | Frequency | Percent |
|-------------------------------------|------------------|----------------|
| Identified need for product/service | 81 | 43.3 |
| To accommodate my disability | 61 | 32.6 |
| Unavailability of other jobs | 45 | 24.1 |
| Total | 187 | 100.0 |

Most of the respondents identified need for product or service as shown by 43.3%. Others started a business to accommodate my disability as shown by 32.6% while others started a business as a result of Unavailability of other jobs as shown by 24.1%. This shows that all the respondents had a reason behind the initiation of their various businesses. This passion to start a business especially through identification of need made them to be relied upon for data collection.

Current Status of the Enterprise

The respondents were further asked to indicate the current status of their enterprise. Their responses were as shown in Table below.

Table 3: Current Status of the Enterprise

| | Frequency | Percent |
|-----------------------|------------------|----------------|
| Declining | 36 | 19.3 |
| Growing | 46 | 24.6 |
| Struggling to survive | 105 | 56.1 |
| Total | 187 | 100.0 |

Most of the respondents indicated that they have been struggling to survive in their business enterprise as shown by 56.1%, declining as shown by 19.3% and others had enterprises growing as shown by 24.6%. This shows that the data was collected from all the respondents regardless of the current status of their business. This made the data to be of wide scope since it came from respondents with different experiences in business.

Political-Legal Environment

The study sought to determine the effect of political-legal environmental factors on growth of MSME's owned by Entrepreneurs with disabilities in rural areas in Kenya. The respondents were asked to indicate their level of agreement with various statements. Their replies were as shown in Table below.

Table 4: Level of Agreement with Statements on Political-Legal Environment

| | Mean | Std. Dev. |
|---|--------|-----------|
| Stable political environment has contributed to my business growth. | 4.1016 | .7372 |
| I have benefited from funding meant for persons living with disabilities. | 3.9412 | .7418 |
| My business has grown because of funding meant for persons living with disabilities | 3.9251 | 1.1569 |
| Exemption from tax has helped me save hence increase stock for my business. | 2.4545 | 1.1320 |
| I have benefited from Uwezo Fund or Youth Enterprise Fund or Women Enterprise Fund to grow my business | 2.1979 | .8021 |
| Devolution has enabled persons living with disabilities to access funding | 4.1818 | .6871 |
| I am aware of my rights as a person living with disability under the new constitution | 3.8770 | .7116 |
| Devolution has made business registration and acquisition of licenses easy processes | 2.5508 | .5878 |
| The government has put in place sufficient policies to boost growth of my business as a person living with a disability | 3.9626 | .5425 |
| County and national government policies affect growth of my business | 4.2620 | .5964 |

The respondents agreed that county and national government policies affect growth of my business as shown by a mean of 4.2620, that the devolution has enabled persons living with disabilities to access funding as illustrated by a mean of 4.1818, that stable political environment has contributed to my business growth as expressed by a mean of 4.1016 and the government has put in place sufficient policies to boost growth of my business as a person living with a disability as indicated by a mean of 3.9626. This concurs with Klapper *et al.*(2009) found countries with a large number of startups provided entrepreneurs with a stable political environment, proper governance structure, modernized ways of registering businesses as well as simplified license acquisition processes. Initially, the government was opposed to growth and development of the informal sectors but since ILO report of 1972 on Employment, income and equity in Kenya was published, the government has been seeking ways of developing this sector

The respondents further agreed that they have benefited from funding meant for persons living with disabilities as shown by a mean of 3.9412, that their business has grown because of funding meant for persons living with disabilities as expressed by a mean of 3.9251 and that they are aware of my rights as a person living with disability under the new constitution as shown by a mean of 3.8770. Moreover, the respondents were neutral that devolution has made business registration and acquisition of licenses easy processes as expressed by a mean of 2.5508 and that exemption from tax has helped me save hence increase stock for my business as illustrated by a mean 2.4545. However, the respondents disagreed that they have benefited from Uwezo Fund or Youth Enterprise Fund or Women Enterprise Fund to grow my business as shown by a mean of 2.1979. This study is in line with Neneh and Vanzyl(2014) who notes that increased efforts by the governments to promotion of businesses owned by EwD's lead to remarkable growth of MSMEs. Examples of policies that promote MSME's (including those owned by EwD's) revolves around reduction in complexity of registration of businesses and

acquisition of licenses, investment in infrastructure, reduced uncertainties about regulation and technology, and access to capital or finances.

The researcher further asked the respondents to indicate whether their business is registered. Their responses were as shown in Table 5.

Table 5: Whether Respondents Business is registered

| | Frequency | Percent |
|--------------|------------|--------------|
| Yes | 84 | 44.9 |
| No | 103 | 55.1 |
| Total | 187 | 100.0 |

Majority of the respondents indicated that their business was not registered as shown by 55.1% while others indicated that their business is registered. This implies that most of the entrepreneurs living with disability operate unregistered business because of not probably meeting the minimum requirements for business registration. Those who had not registered their business indicated that it was because of complicated process (43.9), they cannot afford (30.5%) and because they don't need (25.7) as shown in Table 6.

Table 6: Reason of not Registering Business

| | Frequency | Percent |
|-------------------|------------|--------------|
| It is complicated | 46 | 43.9 |
| I Cannot afford | 31 | 30.5 |
| I do not need to | 26 | 25.7 |
| Total | 103 | 100.0 |

Social Environment

The study further sought to determine the effect of social-cultural environmental factors on growth of MSME's owned by Entrepreneurs with disabilities in rural areas in Kenya. The respondents were requested to indicate their level of agreement with various statements. Their replies were as shown in Table 7.

Table 7: Level of Agreement with Statements on Social Environment

| | Mean | Std. Dev. |
|---|--------|-----------|
| It is impossible to run a successful business without paying a bribe | 3.8770 | .7116 |
| government funded programs are sensitive to the needs of the PWDs | 3.5936 | .9249 |
| Society today still views PwD's as people who need help not people who can actually help themselves | 4.2139 | .7878 |
| I am a member of a PWD support group in my area | 3.9412 | .6490 |
| I am a happy to be a member of a PWD support group in my area | 4.2139 | .7878 |
| Society in general encourages PwD's to start businesses | 4.3583 | .6434 |
| My role models are successful entrepreneurs | 2.2032 | .7044 |
| Continuous business training is vital in growth of a business | 3.3690 | .7674 |
| Devolution has promoted a good environment for businesses in the rural areas to prosper | 2.3636 | .6528 |

As per the findings, the respondents agreed that society in general encourages PwD's to start businesses as shown by a mean of 4.3583, that society today still views PwD's as people who need help not people who can actually help themselves as illustrated by a mean of 4.2139, that they are happy to be a member of a PWD support group in my area as expressed by a mean of 4.2139 and that they are a member of a PWD support group in my area as shown by a mean of 3.9412. Moreover, the respondents agreed that it is impossible to run a successful business without paying a bribe as illustrated by a mean of 3.8770 and that government funded programs are sensitive to the needs of the PWDs as indicated by a mean of 3.5936. This is similar to Casson and Giusta (2007) who argued that in relation to entrepreneurship, the social capital theory underlines the importance of a networks of relationships as a resource, pointing out that such networks determine how an individual gets entrepreneurial ideas and the resources to develop them. Growing a business requires entrepreneurs to seek to acquire resources which they may not have internally.

However, the respondents were neutral that continuous business training is vital in growth of a business as expressed by a mean of 3.3690. They also disagreed that devolution has promoted a good environment for businesses in the rural areas to prosper as indicated by a mean of 2.3636 and that their role models are successful entrepreneurs as shown by a mean of 2.2032. This concurs with Anderson and Jack (2002) who noted that even in cases where rules are followed, exploitation of social capital did not yield equal benefits for all members o of the same community. In their study, Portes and Landolt (2000) further pointed out that the same strong relations that empower certain members of the society to access certain resources limited others from accessing the same resources.

Table 8: Giving Importance to Society's Negative Attitude towards the Disability

| | Frequency | Percent |
|--------------|------------|--------------|
| Yes | 165 | 88.2 |
| No | 22 | 11.8 |
| Total | 187 | 100.0 |

The respondents indicated that they do not give importance to society's negative attitude towards their disability as shown by 88.2%. Others they do importance to society's negative attitude towards their disability as shown by 11.8%. This implies that entrepreneurs living with disability do not give importance to society's negative attitude towards their disability. In their study, Portes and Landolt (2000) further pointed out that the same strong relations that empowers certain members of the society to access certain resources, limited others from accessing the same resources.

The respondents were further asked to indicate whether they have a role model.

Table 9: Whether the Respondent has a Role Model

| | Frequency | Percent |
|--------------|------------|--------------|
| Yes | 168 | 89.8 |
| No | 19 | 10.2 |
| Total | 187 | 100.0 |

Most of the respondents indicated that they have a role model as shown by 89.8% while others indicated that they don't have a role model as shown by 10.2%. This shows that most of the disabled entrepreneurs have roles models that influence their business performance. Those who indicated they have a role models showed in Table 10 that their role model was a relative

(34.2%), successful entrepreneur (43.3%) and a friend (22.5%). This correlate with Hofstede (1980) who note that an individual's choice of business ordinarily reflects their cultural environment and so cultures that are more individualistic and masculine and those that encourage people to take risks and ignore power distances create a conducive environment for entrepreneurship.

Table 10: Respondents Role Model

| | Frequency | Percent |
|-------------------------|------------|--------------|
| Relative | 57 | 34.2 |
| Successful entrepreneur | 73 | 43.3 |
| Friend | 38 | 22.5 |
| Total | 168 | 100.0 |

Further the respondents were requested to indicate whether they have ever received support from a business mentor. Their replies were as shown in Table 11.

Table 11: Whether Respondent have ever Received Support from a Business Mentor

| | Frequency | Percent |
|--------------|------------|--------------|
| Yes | 106 | 56.7 |
| No | 81 | 43.3 |
| Total | 187 | 100.0 |

The respondents indicated that they have ever received support from a business mentor (56.7%) and 40.3% denied. This shows that most of the business mentors support the disabled entrepreneurs. In relation to this Bowey and Easton (2007) argues that growing a business requires entrepreneurs to seek to acquire resources which they may not have internally.

The respondents were further asked to indicate whether they belong to any group.

Table 12: Whether Respondent is a Member of an Association/Group

| | Frequency | Percent |
|--------------|------------|--------------|
| Yes | 93 | 49.7 |
| No | 94 | 50.3 |
| Total | 187 | 100.0 |

Most of the respondents were not members of a group (50.3%) while 49.7% were members. This shows that most of the disabled entrepreneurs prefer working independently. This concurs with Ribeiro-Soriano and Urbano (2009) who note that to produce and deliver goods or services, entrepreneurs require additional resources such as finances, information, labor, which they can acquire through their social contacts.

Those who are members were asked to indicate why they joined groups.

Table 13: Reason for Joining a Group

| | Frequency | Percent |
|-----------------------|-----------|--------------|
| Social support | 4 | 4.8 |
| Business growth | 13 | 14.4 |
| Information and ideas | 39 | 42.2 |
| Financial support | 36 | 38.5 |
| Total | 93 | 100.0 |

Most of the respondents indicated that they joined groups for Information and ideas (42.2%), financial support (38.5%), business growth (14.4%) and for social support (4.8%). This implies that disabled entrepreneurs join groups to obtain new ideas. Anderson and Jack (2002) noted that even in cases where rules are followed, exploitation of social capital did not yield equal benefits for all members of the same community

Technological Environment

The study finally sought to establish the effect of technologic environmental factors on growth of MSME's owned by Entrepreneurs with disabilities in rural areas in Kenya. The researcher also asked the respondents to indicate their level of agreement with various statements on technological environment.

Table 14: Level of Agreement with Statements on Technological Environment

| | Mean | Std. Dev. |
|---|--------|-----------|
| The government of Kenya should invest more to ensure that more people have access to internet and other ICT infrastructures such as fiber optic and Web hostings | 4.5668 | .4968 |
| Information communication technology (ICT) have the potential to boost PWDs business growth | 4.1337 | .7096 |
| ICT business applications such as M-PESA, mobile banking, bank agencies etc. have opened up the business opportunities for many PWDs in Kenya. | 2.3904 | .6579 |
| Internet applications such as websites, OLX, Facebooks etc have boosted PWDs business by providing accessibility to global markets for their products and services. | 3.6257 | .5764 |
| My business venture has adopted and thus taking advantage of the existing ICTs within the country | 4.1016 | .6094 |
| There is a great ease when accessing ICT related facilities such as internet, Facebook, E-mail and mobile phones | 4.2246 | .5892 |
| Skilled ICT personnel are readily available and affordable in the country hence easily accessible ICT user support and services | 3.6845 | .6238 |
| Registering a business that is ICT-enabled has a complicated process and thus discourages people from such business | 3.4225 | .5756 |

From the findings, the respondents agreed that the government of Kenya should invest more to ensure that more people have access to internet and other ICT infrastructures such as fiber optic and Web hostings as expressed by a mean of 4.5668, that there is a great ease when accessing ICT related facilities such as internet, Facebook, E-mail and mobile phones as shown by a mean of 4.2246, that information communication technology (ICT) have the potential to boost PWDs business growth as illustrated by a mean of 4.1337 and that their business venture has adopted and thus taking advantage of the existing ICTs within the country as expressed by a mean of 4.1016. These findings are consistent with Moyi (2003) who further asserts that technology has the potential of linking MSME's with buyers in different places and giving them the ability to improve their negotiating power. Additionally, technological innovation can support SMEs to achieve cost effectiveness, improve quality of existing products, or altogether develop new product development.

Moreover, the respondents agreed that skilled ICT personnel are readily available and affordable in the country hence easily accessible ICT user support and services as shown by a

mean of 3.6845 and that internet applications such as websites, OLX, Facebooks etc have boosted PWDs business by providing accessibility to global markets for their products and services as illustrated by a mean of 3.6257. Further, the respondents were neutral on the fact that registering a business that is ICT-enabled has a complicated process and thus discourages people from such business as expressed by a mean of 3.4225 and disagreed that ICT business applications such as M-PESA, mobile banking, bank agencies etc. have opened up the business opportunities for many PWDs in Kenya as shown by a mean of 2.3904. These findings are in line with Shahkooch & KhodaBandeh (2006) who noted that without equal access to ICT, PwD's risk becoming marginalized in the new technology driven economy. They further pointed out that ICT solutions targeting PwD's must be based on a clear understanding of PwD's knowledge, needs and expectations and be delivered in the most appropriate and accessible way. Additionally, providers of such solutions must be avail their knowledge, skills, and expertise so that use and adoption of ICT is fully inclusive.

The respondents were also asked to indicate whether they took course on entrepreneurship during your vocational training. Their replies were shown in Table 15.

Table 15: Whether Respond to Course on Entrepreneurship

| | Frequency | Percent |
|--------------|------------|--------------|
| Yes | 117 | 62.6 |
| No | 70 | 37.4 |
| Total | 187 | 100.0 |

Most of the respondents indicated that they have taken a course on entrepreneurship during your vocational training as shown by 62.6 and others indicated they did not as illustrated by 37.4%. This shows that most of disabled entrepreneurs are trained on entrepreneurship.

Further the respondents were asked to indicate whether they engage in other income generating activities. Their replies were as shown in Table 16.

Table 16: Whether Respondent Engage in other Income Generating Activities

| | Frequency | Percent |
|--------------|------------|--------------|
| Yes | 103 | 55.1 |
| No | 84 | 44.9 |
| Total | 187 | 100.0 |

Most of the respondents indicated that they engage in other income generating activities as shown by 55.1% while others don't (44.9%). This implies that disabled entrepreneurs are engaged in other income generating activities apart from entrepreneurship. This is similar to findings by Kiveu (2008) who noted that information and communication technologies (ICT) have the capacity to empower PwD's economic, political, and social empowerment through improved their access to information and networks as well as increased competitiveness and market outreach.

Moreover, the respondents were to indicate whether they would close their business if offered a full-time employment job.

Table 17: Whether Respondent Would Close their Business if Offered a Full-Time Employment Job

| | Frequency | Percent |
|-------------------------------------|------------|--------------|
| Not all | 94 | 50.3 |
| Yes, regardless of the pay | 60 | 32.1 |
| Yes, only if it pays same as I earn | 33 | 17.6 |
| Total | 187 | 100.0 |

Most of the respondents indicated that if offered a full-time employment job they would not close their business as shown by 50.3%. Other respondents indicated that they would close regardless of the pay as shown by 32.1% and that they would close only if it pays same as they earn as shown by 17.6%. This shows that most of the respondents are happy and comfortable to be entrepreneurs. These findings concur with Bogliacino, Piva and Vivarelli (2012) who states that technological shifts are the norm in today's business and only technological innovative MSME's will thrive and maintain a competitive edge. By nature, MSME's are generally more flexible and are therefore best suited to develop and implement innovative ideas. Moreover, the respondents were asked to indicate extent of the usage of ICT in businesses being run by PWDs.

Table 18: Extent of the Usage of ICT in Businesses

| | Frequency | Percent |
|-------------------|------------|------------|
| Low extent | 31 | 16.8 |
| Moderate extent | 77 | 41.6 |
| Great extent | 43 | 23 |
| Very great extent | 36 | 18.6 |
| Total | 187 | 100 |

From the results, the respondents revealed that they moderately use ICT in businesses as shown by 41.6%, greatly as shown by 23.0%, very greatly as shown by 18.6% and lowly as shown by 16.8%. This shows that there is great use of ICT in businesses run by PWDs. They also indicated that ICT ensures quality of customer service, ensures greater collaboration and improved financial performance.

Multiple Regression Analysis

This was applied to determine the relative importance of Legal Environment, Social Environment, and Technological Environment with respect to the Business growth.

Table 19: Model Summary

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------|----------|-------------------|----------------------------|
| 1 | 0.870 | 0.757 | 0.753 | 0.683 |

The outcome of table 4.28 found that adjusted R-Square value (coefficient of determination) is 0.753, which indicates that the independent variables (legal environment, social environment and technological environment) explain 75.3% of the variation in the dependent variable (business growth). This implies that there are other factors that affect the business growth attributed to 24.7% unexplained.

Table 20: Analysis of Variance

| Model | | Sum of Squares | df | Mean Square | F | Sig. |
|--------------|------------|----------------|------------|-------------|---------|----------|
| 1 | Regression | 268.88 | 3 | 89.627 | 189.988 | 5.82E-56 |
| | Residual | 86.33 | 183 | 0.472 | | |
| Total | | 355.21 | 186 | | | |

The results shown in Table 4.29 revealed that p-value was 0.000 and F calculated was 189.988. Since the p-value was less than 0.05 and F-calculated was greater than F-critical (2.6539), then the overall model was statistically significant.

Model coefficients provide unstandardized and standardized coefficients to explain the direction of the regression model and to establish the level of significance of the study variables.

Table 21: Regression Coefficients

| Model | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|---------------------------|-----------------------------|------------|---------------------------|-------|------|
| | B | Std. Error | Beta | | |
| (Constant) | 0.951 | 0.217 | | 4.382 | .000 |
| Legal Environment | 0.882 | 0.352 | 0.913 | 2.506 | .014 |
| Social Environment | 0.633 | 0.281 | 0.717 | 2.253 | .026 |
| Technological Environment | 0.799 | 0.196 | 0.834 | 4.077 | .000 |

As per the SPSS generated table above, the equation ($Y = \beta_0 + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + \epsilon$) becomes:

$$Y = 0.951 + 0.882X_1 + 0.633X_2 + 0.799X_3$$

The findings showed that if all factors (legal environment, social environment and technological environment) were held constant at zero, business growth will be 0.951. The findings presented also show that taking all other independent variables at zero, a unit increase in the legal environment would lead to a 0.882 increase in the score of business growth. This variable was significant since the p-value 0.014 was less than 0.05.

The findings also show that a unit increase in the score of social environment would lead to a 0.633 increase in the score of business growth. This variable was significant since $0.025 < 0.05$. Further, the findings show that a unit increases in the score of technological environment would lead to a 0.799 significant increase in the score of business growth since p-value (0.000) was less than 0.05. Overall, it was established that legal environment had the greatest effect on the business growth, followed by technological environment while social environment had the least effect to the business growth.

Discussion

The study revealed that county and national government policies affect growth of business, that the devolution has enabled persons living with disabilities to access funding, that stable political environment has contributed to my business growth and the government has put in place sufficient policies to boost growth of my business as a person living with a disability. Further the study revealed that disabled entrepreneurs have benefited from funding meant for persons living with disabilities, that their business has grown because of funding meant for persons living with disabilities and that they are aware of my rights as a person living with disability under the new constitution. Moreover, the study found that devolution has made

business registration and acquisition of licenses easy processes and that exemption from tax has helped me save hence increase stock for my business but disable entrepreneurs have benefited from Uwezo Fund or Youth Enterprise Fund or Women Enterprise Fund to grow my business. It was also clear that most of the entrepreneurs living with disability operate unregistered business because of not probably meeting the minimum requirements for business registration.

The study also revealed that society in general encourages PwD's to start businesses, that society today still views PwD's as people who need help not people who can actually help themselves and that they are happy to be a member of a PWD support group in the area. Moreover, the study found that it is impossible to run a successful business without paying a bribe and that government funded programs are sensitive to the needs of the PWDs. It was also clear that continuous business training is vital in growth of a business and that devolution hasn't promoted a good environment for businesses in the rural areas to prosper and that role models are successful entrepreneurs. It was also established that there is minimal corruption in accessing services, that entrepreneurs living with disability do not give importance to society's negative attitude towards their disability and that most of the disabled entrepreneurs have roles models that influence their business performance.

The study also found that the government of Kenya should invest more to ensure that more people have access to internet and other ICT infrastructures such as fiber optic and Web hostings, that there is a great ease when accessing ICT related facilities such as internet, Facebook, E-mail and mobile phones, that information communication technology (ICT) have the potential to boost PWDs business growth and that their business venture has adopted and thus taking advantage of the existing ICTs within the country. Moreover, the study found that skilled ICT personnel are readily available and affordable in the country hence easily accessible ICT user support and services and that internet applications such as websites, OLX, Face books etc have boosted PWDs business by providing accessibility to global markets for their products and services. Further, the study found that registering a business that is ICT-enabled has a complicated process and thus discourages people from such business and disagreed that ICT business applications such as M-PESA, mobile banking, bank agencies etc. have opened up the business opportunities for many PWDs in Kenya.

CONCLUSION AND RECOMMENDATIONS

Conclusion

The study concluded that political-legal environmental factors affect the growth of MSME's owned by Entrepreneurs with disabilities in rural areas in Kenya significantly and positively. It was clear that county and national government policies have an effect on the business growth in which devolution has enabled persons living with disabilities to access funding. Further political stability was positive factor to the growth. The disabled entrepreneurs were aware of my rights as a person living with disability under the new constitution and the devolution has made business registration and acquisition of licenses easy processes. Also, the exemption from tax has helped many disable entrepreneurs save hence increasing stock for their business although they haven't benefited from Uwezo Fund or Youth Enterprise Fund or Women Enterprise Fund.

The study also concluded that social-cultural environmental factors significantly affected the growth of MSME's owned by Entrepreneurs with disabilities in rural areas in Kenya. Most societies in general encourages PwD's to start businesses and till views PwD's as people who

need help not people who can actually help themselves. It was also clear that many disabled entrepreneurs were members of a PWD support group in the area. Also, government funded programs are sensitive to the needs of the PWDs. It was also clear that continuous business training is vital in growth of a business and that devolution hasn't promoted a good environment for businesses in the rural areas to prosper and those role models are successful entrepreneurs.

The study also concluded that technologic environmental factors affect growth of MSME's owned by Entrepreneurs with disabilities in rural areas in Kenya positively. It was clear that government of Kenya need should invest more to ensure that more people have access to internet and other ICT infrastructures such as fiber optic and Web hosting where accessing the ICT related facilities such as internet, Facebook, E-mail and mobile phones is easy. Further PWDs business growth is boosted by information communication technology (ICT) where skilled ICT personnel are readily available and affordable in the country hence easily accessible ICT user support and services. Moreover, the study found that registering a business that is ICT-enabled has a complicated process and thus discouraging people from such business.

Recommendations

The government together with development partners should initiate more awareness raising campaigns on contribution of PwD's in growing the economy. The government should also ensure that information is shared in Kenyan sign language, Braille or any other communication layouts and technologies accessible to PwD's. Also, the Government should enforce laws relating to accessibility of public building as well as initiate programs supporting social enterprises creating jobs for EwD's.

The government should provide adequate and timely funding to vocational and technical training institutions. On the other hand, vocational and technical training institutions should invest more on ICT infrastructure and also establish partnerships with private sectors which are critical in running successful incubation centers within their institutions. The vocational and technical training Youth polytechnics institutions should also recognize and rewards members of staff undertaking entrepreneurial activities in various academic units and invest in tracer studies on status of their graduates.

Government funding programs such as Women, Youth and Uwezo fund should increase the minimum loan amount, simplify loan application process and ensure timely disbursement of funds as well as establish strategies of lending to individuals. Finally, a mentorship office should be established in every constituency to offer sector specific programs including activities geared towards exposing EwD's to successful entrepreneurs.

The study recommends that the disabled entrepreneurs should invest in regular training on entrepreneurship. Through this strategy they will be equipped with critical skills and gain expertise in managing their MSMEs professionally and increase their business competitiveness in the market. The study further recommends that the disabled entrepreneurs should manage and run their social networks professionally to make them a source of great support to their MSMEs in terms of source of capital and investment ideas.

The study also recommends that the government and other stakeholders should create more awareness on policies to ensure that there is gender equality among women and men with disabilities owned MSMES. This will avert the longstanding perception that women owned MSMES are less important than men owned MSMES. The study further recommends that women with disabilities entrepreneurs should incorporate leadership strategy in the learning by

attending leadership training forums. This will make them effective managers in the running of their women owned MSMEs.

Suggestions for Further Studies

Since this study was on the external environmental factors affecting growth of MSME's owned by entrepreneurs with disabilities in rural areas in Meru County, the study recommends that;

1. Similar study should be done in other counties for comparison purposes and to allow for generalization of findings on the growth of MSME's owned by entrepreneurs with disabilities.
2. The time limitation for this study could also not allow in-depth analysis of more capacity building strategies and further research to scientifically assess this is recommended.
3. At the same time the findings were based on a relatively small sample that may have influenced the nature of results that were obtained. There is need therefore to expand on the sample size and carry out similar research with an inclusion of NGOs to allow us draw conclusions and provide information that is sufficient for policy development.
4. Further research should also explore how gender affects growth of MSME's owned by entrepreneurs with disabilities as well as challenges MSME's face in leveraging resources or skills gained through mentorship programs.

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