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**SOCIO-CULTURAL FACTORS AND GROWTH OF MICRO,
SMALL, AND MEDIUM ENTERPRISES (MSME) OWNED/RUN
BY ENTREPRENEURS LIVING WITH DISABILITIES (ELWD)
IN RURAL KENYA: A CASE STUDY OF MERU COUNTY**

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Abstract

The study sought to establish the relationship between the Social – cultural environment on growth of MSMEs owned by entrepreneurs with disabilities in rural areas in Kenya. The target population was 2021 registered persons with disability. The study used of questionnaires for data collection. The researcher opted for stratified purposive sampling technique in selecting Entrepreneurs with disabilities and purposive sampling in managers in Youth Polytechnics (YPs). A sample size of 200 respondents was selected. Quantitative data obtained was analyzed using SPSS software. 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. The study results indicated that social-cultural environmental factors affect the growth of MSMEs owned by Entrepreneurs with disabilities in rural areas in Kenya significantly and positively. The study recommended



necessity of programmes in entrepreneurship focusing on rural areas. These programs should consider the Social-Cultural circumstances under which ELWD and contend with in the in rural environments.

Keywords: Social –cultural, Growth, MSMEs, Entrepreneurs, Disability, Rural Kenya

INTRODUCTION

Disabilities encompass all individual's physical and mental limitations that limit their participation in various social and economic activities. The Kenyan Constitution describes disabilities as any physical, sensory, cognitive, or other impairments, including any disease which, according to the community, substantial effect on any persons' ability to participate in everyday events (GOK, 2010). In Kenya, approximately 1.33 million people, or 3.5% of the population, live with disabilities (GOK, 2009a). ELWD often face more challenging socioeconomic circumstances than those without disabilities, particularly in rural areas where services and infrastructure are frequently inaccessible. The unemployment rate among Persons living with disabilities in developing countries is estimated to be over 80% (Robert, 2000), with Kenya being no exception. This high unemployment rate is partly due to societal perceptions that Persons living with disabilities cannot contribute meaningfully to the workforce (Makau, 2014).

It has been argued that Entrepreneurship might provide a way out of the economic exclusion of Persons living with disabilities (Godley, 2005). Persons living with disabilities can obtain rehabilitation, increased self- assurance, and transition to self-employment/ business ownership through self-employment and business ownership. However, ELWD are faced with another set of challenges that make an already difficult experience even more daunting (Mpfu et al., 2011).

Statement of the Problem

Although prior studies have investigated diverse aspects of entrepreneurship involving Persons living with disabilities, scant data is available for socio-cultural factors influencing the development of MSMEs Owned/run by persons with disability in rural parts of Kenya. Namatovu et al. (2012) and Odoro & Ngugi (2013) called for more research on the experiences of ELWD in rural contexts and environments. Their research reflected the harsh reality of disability entrepreneurship in rural areas. Community perceptions, acceptance levels, even social rejection, and cultural beliefs about Persons living with disabilities can have a meaningful effect on the growth of disability-Owned/run businesses. Such doings may alter customer attitudes

and treatment, business networks afforded to the disabled, and the degree of support extended to disability-affected entrepreneurship. However, the research on this influence, especially regarding rural Kenya, is limited and still expansive.

This research seeks to fill this gap by identifying the particular socio-cultural characteristics that influence the development of MSMEs Owned/run by Persons living with disabilities in Meru County, Kenya. To this end, the current study will complement existing efforts to document the barriers confronting these entrepreneurs by shedding light on the above aspect, which can then guide efforts to assist their success.

Research Objective

The main objective of the study was to evaluate the effect of socio-cultural environmental factors (social perceptions and attitudes, social support networks, role models and mentorship, entrepreneurial training and support, and entrepreneurial commitment) on the growth of MSMEs run by ELWD in rural areas of Kenya, with a specific focus on Meru County.

Significance of the Study

This study provided valuable insights for multiple stakeholders. First, ELWD gained a better understanding of how socio-cultural factors impact their businesses, enabling them to develop strategies to navigate these challenges. Further, the study informed policymakers about the specific socio-cultural barriers faced by ELWD in rural areas, facilitating the development of more targeted and effective policies. In addition, the study presented insights empowering development organizations and donors to design interventions that address the socio-cultural aspects of supporting MSMEs run by ELWD. Researchers and students also benefited from the study's findings, which contributed to the growing body of knowledge on entrepreneurship and disability in rural contexts and identified areas for future research. By focusing on the socio-cultural dimensions of entrepreneurship among Persons living with disabilities in rural Kenya, this study aimed to create a more inclusive and supportive environment for these entrepreneurs, ultimately promoting their economic empowerment and independence.

LITERATURE REVIEW

Empirical Literature

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

MSMEs have been widely acknowledged as key driver of economic growth and by extension poverty eradication worldwide. In Kenya, the government has increased its policy attention on MSMEs due to their potential as sources of employment, economic dynamism, and

innovation (Kiraka, Kobia & Katwalo, 2013). MSMEs have a greater potential to contribute to the achievement of Vision 2030 in Kenya than larger enterprises (Katua, 2014). In rural Kenya, particularly Meru County, MSMEs run by ELWD face unique challenges and opportunities shaped by local socio-cultural factors.

Gender and Disability

Gender variables influence the development and success of MSE because women entrepreneurs are usually more inclined to do household chores than men (ILO, 2007). According to ILO (2007), the experience of disability, gender, and entrepreneurship are not mutually exclusive whereby they intertwine, creating a unique set of challenges and opportunities.

Impact of Socio-Cultural Factors on MSME Growth in Rural Kenya

In rural counties such as Meru County, there are several social and cultural factors that can really affect MSMEs. The cultural understanding of people living with a disability may affect how the general public views such businesses. Community support systems, which include Family and friends, are major sources of cultural capital and can offer essential material to these entrepreneurs as well as connect them to other people in similar businesses. Education and skills development among people living with a disability is one of the key sociocultural factors. Because of cultural beliefs or lack of inclusive education systems, ELWD in rural areas may not access the required education and training to gain the necessary business skills.

Specifically, family and its involvement in business activities is another socio-cultural factor. Family and friends contribute heavily to most businesses in many rural areas of Kenya in terms of labour and market.

Conceptual framework

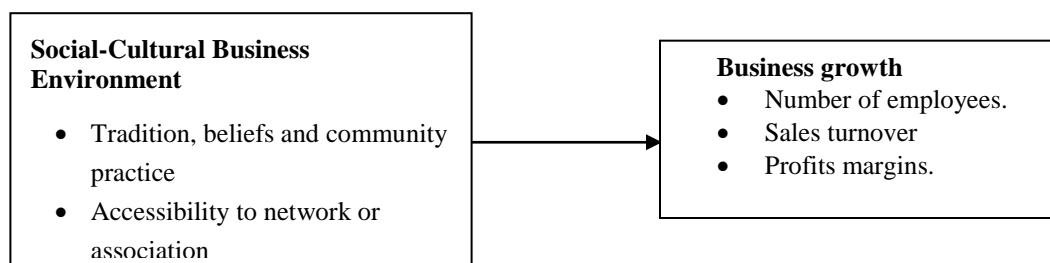


Figure 1. Conceptual framework

METHODOLOGY

Research Design

This study espoused a descriptive research design to study social-cultural factors impacting the growth of MSMEs run by ELWD in Meru County. This design was suitable for collecting information, analyzing and presenting the status without manipulating any variable (Mugenda & Mugenda, 2003). The researcher used the quantitative research method by employing a questionnaire to collect the quantitative data for further quantitative data analysis. The researcher also used closed-ended questions to collect quantitative data, which facilitated a deeper exploration of values and attitudes.

Location of the Study

Kombo & Tromp (2011) posit that a study location must be convenient for the researcher regarding distance and interest. The research was conducted in the nine constituencies in Meru County; namely, Imenti South Constituency, Central Imenti Constituency, Tigania East Constituency, Imenti North Constituency, Igembe North Constituency, Igembe Central Constituency, Igembe South Constituency, Buuri constituency and Tigania West constituency.

Target Population

Mugenda Mugenda (2003) defines the target populace as the collection of all the persons, proceedings, or items in which a researcher has a research interest. The targeted population included 2021 registered Persons living with disabilities.

Sampling Method

Sampling is the procedure of identifying a certain volume of the populace so that any conclusion generated from the sample holds true for the overall population (Kombo & Tromp, 2011). The study adopted stratified sampling method in recruiting ELWD. The stratified sampling technique is an approach in which the study divided the target populace into various strata and then pick the sample proportionally from various groups.

Sample Size

There are different opinions among scholars concerning the sample size, which should be taken from the accessible population; Mugenda & Mugenda (2003) opined that in descriptive research, the survey sample of 10% should suffice for the generalisation of characteristics. Hence, this study involved two hundred (200) Persons living with disabilities who completed the questionnaires.

Research Instruments

The study adopted questionnaires to gather data for the study. Every question included in the questionnaire addressed a specific component of the factors in the survey as guided by Mugenda and Mugenda (2003). Questionnaires were adopted because they are easy to administer and because the questionnaire limits the extent to which a researcher's bias can affect respondents' answer (Kombo & Tropp, 2011). The questionnaires had three parts, each containing open-ended and closed-ended questions. Part one focused on getting demographics and background information about the respondents. Parts two and three were focused on finding out how social and cultural factors impact the growth of MSMEs run by ELWD in rural areas in Kenya.

Data Collection and Analysis

Brinkmann and Kvale (2009) assert that data that has been gathered need to be transformed prior to presentation. In data clean-up process recognizing and eliminating wrongly or partially filled answer the researcher transcribed the data to minimize its loss over the period of times (Bryman & Bell, 2011). Data collected in quantitative form was computed, and figures were extracted with the assistance of; Number of respondents table, measures of central tendency and inferential statistics attained from SPSS software, Microsoft Excel and other quantitative measures.

Quantitative data was analyzed using Number of respondents distribution tables and graphs, as well as explanations in text form. Non numerical data was compiled and summarized to obtain general patterns and the Number of respondents and distribution tables captured and presented commonalities. Furthermore, the researcher run correlation coefficient test under specific significant levels to verify the correlation between independent and dependent variables.

RESULTS AND DISCUSSIONS

Response Rate

From the 200 questionnaires issued, the return rate was 93.5%, with 187 questionnaires completed and returned. This response rate is significant statistically because it supersedes 50 percent, which is recommended as the minimum threshold by Sekaran (2003).

Growth in Sales over Time

The study further sought to determine the correlation between sales made by ELWD in their first years of operation and sales made in 2015. Findings are shown below.

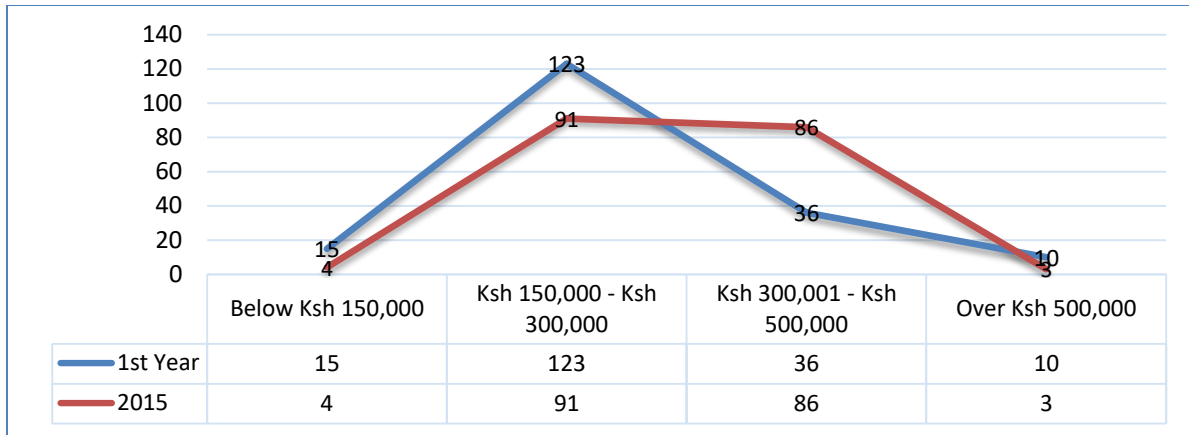


Figure 2. Growth in Sales over Time

From Figure 2, it was evident that there was an increase in the number of businesses with annual sales ranging from Ksh 150,000 to Ksh 300,000, from Ksh 300,001 to Ksh 500,000, while there was a decrease in the number of businesses with sales of over Ksh 500,000. This finding resonates with DeClerq & Honig (2011) who posits that business that start small, have opportunities to understand the market and consequently register rapid growth overtime.

Socio-Cultural Factors Affecting MSME Growth

Table 1. Social Perceptions and Attitudes

Statement	Mean	Std. Dev.
Society today still views Persons living with disabilities as people who need help, not people who can actually help themselves	4.2139	0.7878
Society in general, encourages Persons living with disabilities to start businesses	4.3583	0.6434

The high mean scores (above four on a 5-point Likert scale) for these statements indicate a paradox in societal attitudes. While society still tends to view ELWD as dependent (mean = 4.2139), there is also a strong perception that society encourages Persons living with disabilities to start businesses (mean = 4.3583). This finding is consistent with Adeleke et al. (2003)'s observation that the Socio-cultural environment is the total of belief systems, values systems, attitudes, habits, and lifestyles an individual adopts from their cultural, religious, educational and social surroundings. The paradoxical attitudes reflect the complex social environment in which ELWD operate.

Table 2. Social Support Networks

Statement	Mean	Std. Dev.
I am a member of a PWD support group in my area	3.9412	0.6490
I am happy to be a member of a PWD support group in my area	4.2139	0.7878

The high mean scores for these statements indicate that many ELWD are members of support groups (mean = 3.9412) and find value in these memberships (mean = 4.2139). This observation aligns with Portes and Landolt's (2000) explanation of the social capital theory, which highlights the value of the resources that individuals accumulate through social structure and their relevance in supporting them in attaining the attainment of goals. This finding is also underscored by Bowey & Easton's (2007) assertion that a business requires entrepreneurs to seek to acquire resources which they may not have internally.

This suggests that social support networks play a significant role in the entrepreneurial journey of Persons living with disabilities in rural Meru County.

Table 3. Role Models and Mentorship

Question	Yes	No
Do you have a role model?	89.8%	10.2%
Have you ever received support from a business mentor?	56.7%	43.3%

Most respondents (89.8%) reported having a role model, indicating the importance of exemplars in entrepreneurial motivation for Persons living with disabilities. More than half (56.7%) had received support from a business mentor, suggesting that mentorship plays a significant role in MSME growth for ELWD. this finding relates to the importance of social networks and support systems discussed in the social capital theory, as noted by Casson & Giusta (2007).

Table 4. Entrepreneurial Training and Support

Question	Yes	No
Did you take a course on entrepreneurship during your vocational training?	62.6%	37.4%

A substantial proportion of respondents (62.6%) had taken entrepreneurship courses during their vocational training. This indicates that formal entrepreneurial education is becoming more accessible to Persons living with disabilities and may contribute to their business growth. This finding aligns with the literature's emphasis on the importance of education and training for

business growth, a point underlined by the resource-based view (RBV) theory, the assertion that a business competes based on its resources and capabilities, whether they are tangible or intangible (Peteraf & Bergen, 2003; Perenyi, Selvarajah & Muthaly, 2008). Entrepreneurial training is, therefore a valuable resource for business growth.

Table 5. Business Registration and Formalization

Is your business registered?	Number of respondents	Percentage
Yes	84	44.9%
No	103	55.1%
Total	187	100.0%

More than half of the businesses (55.1%) were not registered, indicating a high informality among MSMEs run by ELWD in rural Meru County. This could be due to various socio-cultural factors, including the perceived complexity of the registration process or lack of awareness about the benefits of formalization. This finding is supported by Klapper et al. (2009) observation that countries with a large number of startups provided entrepreneurs with a stable business environment, which is also a product of the social-cultural environment.

Table 6. Entrepreneurial Commitment

I am willing to leave my business if I am offered full-time employment	Number of respondents	Percentage
Not at all	94	50.3%
Yes, regardless of the pay	60	32.1%
Yes, only if it pays the same as I earn	33	17.6%
Total	187	100.0%

Half of the respondents (50.3%) indicated they were not willing to leave their business if offered full-time employment, suggesting a strong entrepreneurial commitment among many persons living with disabilities. However, a significant portion (49.7% combined) would consider closing their business for employment, indicating that entrepreneurship might be necessary rather than a choice for some. These research findings align with Selvarajah & Muthaly's (2008) assertion that an individual's choice of business ordinarily reflects their cultural environment, 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.

Therefore, the strong commitment of many ELWD suggests a cultural environment that values entrepreneurship.

Table 7. Regression Coefficients

Model	Unstandardized		Standardized	t	Sig.
	Coefficients		Coefficients		
	B	Std. Error	Beta		
(Constant)	0.951	0.217		4.382	.000
Social-Cultural Environment	0.633	0.281	0.717	2.253	.026

The findings presented show that taking all other independent variables at zero, a unit increase in the social –cultural environment would lead to a 0.633 increase in the score of business growth. This variable was significant since the p-value 0.026 was less than 0.05.

CONCLUSION

This study aimed to examine the interrelationships of social and cultural factors and the growth of MSME businesses run by these ELWD in Meru County. The study sought to study the effects of social expectations, support structures, role models, training, and commitment to entrepreneurship and, as such, offer insights to inform policymakers and development agencies. A descriptive research design was used, focusing on quantitative approaches. Two hundred randomly selected persons with disabilities from Meru County's nine constituencies were included in the sample and responded to the questions in structured questionnaires.

The results present a complex perspective of the current entrepreneurial climate for Persons living with disabilities in Meru County rural setting. In terms of the demographic profile, most of the entrepreneurs were men over fifty years of age, and physically challenged. The majority had acquired at least primary or secondary education, which showed that even though basic education was crucial in promoting entrepreneurship, the respondents had acquired it. Production, services, and agribusiness activities dominated the study area's economic landscape since the region is predominantly rural. Some of the most impressive data was the multidirectional perceptions of society toward ELWD. Although there is a push to expand the appropriate enterprise environment for ELWD today, the prevalent perception of those with disability is still seen as vulnerable people who require help. Such aptly captures the social context within which these entrepreneurs transact business and suggests that there is still work to be done in terms of awareness and attitude change. Other factors that emerged and turned out to be important to the success of these entrepreneurs were social support networks. Several

respondents stated they belonged to disability support organizations and described a lot of meaning in such associations. These networks, the positive role of the role models and mentors, also offer support in many forms and, in fact, may even offer direction and opportunities for business.

It is therefore noteworthy that such structures are critically significant to rural venture businesses. The study also underscored the importance of training and revolving round the entrepreneurial skills. About half the sample had taken business training of some sort, and this level was positively associated with business growth. Based on this study, it would be important to encourage schools that offer entrepreneurial classes to provide outreach and customized programs to accommodate entrepreneurial persons with disabilities. As such, and based on the barriers and opportunities we identified above regarding ELWD in rural Kenya, the following specific recommendations can be made with the view to targeting areas that need improvement or further development of support structures.

RECOMMENDATIONS

In view of these conclusions drawn, here are the key suggestions. First of all, the high percentage of people with disabilities out of each constituency percentage represents an obvious necessity for the carrying out of special awareness campaigns concerning the necessity for the change of attitude of the members of the society as well as the economic value of the disabled entrepreneurs. It is therefore important for the government to lead such campaigns with support from NGOs and disability right bodies. Secondly, there is need to be intentional in develop the existing and create new sources of support for development of business initiatives belonging to disabled people, particularly those living in rural areas. This could mean helping to establish additional Disability Support Groups and developing ways and means for 'buddying' and information sharing. Thirdly, programmes in entrepreneurship focusing on rural areas are necessary. These programs should consider the Social -Cultural circumstances under which ELWD and contend with in the in rural environments. In addition, it is relevant to focus on the availability and non-discriminatory approach to the business-training-and-skill-development services. This not only means physical accessibility but also the process of content delivery and the content used to teach, have to be modified to accommodate different types of disabilities. Finally, community based paraprofessional programs with an emphasis that the ELWD need to be incorporated into local economic development and planning as they can initiate a change in perception ensuring that there is a more sustainable entrepreneurial environment has to be promoted and encouraged.

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. Future studies should focus on other environmental factors affecting growth of MSME's owned by Entrepreneurs with disability
2. Future 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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