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The Effects of Disability on Entrepreneurial Intention. A Case Study of Bulawayo Metropolitan, Zimbabwe.

BY

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DECLARATION

I, the undersigned **Chipanda Poverty Vurombo (M222978)**, do hereby declare that the research study is my own original work and that it has not been submitted, and will not be presented, at any other University for a similar or any other degree award.

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Student Signature **Date**

DEDICATION

I dedicate this study to my wife Selina and daughter Naledi Chesly, my parents, Mr. and Mrs. N.A. Chipanda and the rest of my family and friends for their unwavering commitment and inspiration throughout my studies.

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ABSTRACT

This study examines the effects of disability on entrepreneurial intention among individuals in Bulawayo, Zimbabwe. The research investigates the influence of several independent variables, including personal attitudes towards entrepreneurship, self-efficacy/perceived feasibility, previous entrepreneurial experience, social norms and cultural values, and availability of resources. The study aims to provide insights into the relationship between disability and entrepreneurial intention, as well as the factors that contribute to or hinder entrepreneurial aspirations among individuals with disabilities. The study employs a quantitative research approach, collecting data through a structured questionnaire administered to a sample of participants in Bulawayo. Descriptive statistics are utilised to analyse the responses and determine the average scores for each construct. Hypotheses are formulated based on the findings from the data analysis. The results reveal that individuals with disabilities in Bulawayo exhibit a strong positive attitude towards entrepreneurship, indicating a significant relationship between personal attitudes and entrepreneurial intention. The study also finds a high level of self-efficacy and perceived feasibility among participants, suggesting a direct positive association between self-efficacy and entrepreneurial intention. Furthermore, individuals with previous entrepreneurial experience demonstrate a greater likelihood of having a higher level of entrepreneurial intention, underscoring the positive relationship between previous entrepreneurial experience and entrepreneurial intention. The findings indicate that the social norms and cultural values within the communities of individuals with disabilities in Bulawayo highly value entrepreneurship. This positive influence of social norms and cultural values is found to be associated with higher levels of entrepreneurial intention. However, the study reveals that individuals with disabilities face significant barriers to entrepreneurship, particularly in terms of limited access to financial capital, training and education, and market opportunities. Despite these challenges, the availability of resources, such as capital, knowledge, and networks, is found to have an indirect positive relationship with entrepreneurial intention. Overall, the findings suggest that personal attitudes, self-efficacy/perceived feasibility, previous entrepreneurial experience, social norms and cultural values, and availability of resources significantly impact entrepreneurial intention among individuals with disabilities in Bulawayo. The study contributes to the existing literature on disability and entrepreneurship, providing insights into the factors that influence entrepreneurial aspirations among individuals with disabilities. The findings have implications for policymakers, organisations, and support systems seeking to promote entrepreneurship and enhance opportunities for individuals with disabilities in Bulawayo and similar contexts.

ACRONYMS

VI	Visual impairments
PI	Physical impairments
HI	Hearing and speech impairments
WHO	World Health Organisation
PATE	Personal attitudes towards entrepreneurship
SE/PF	Self-efficacy/Perceived feasibility
PEE	Previous entrepreneurial experience
SNCV	Social norms and cultural values
AoR	Availability of resources
EI	Entrepreneurial intention
BPRA	Bulawayo Progressive Residents Association
EEM	Entrepreneurial Event Model
TPB	Theory of Planned Behaviour
PWD	People with disability
GBS	Graduate Business School

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CHAPTER 1

GENERAL INTRODUCTION AND PROBLEM SETTING

1.0 Introduction

Mitra et al (2018) argue that people with various disabilities all over world over are lagging behind individuals living without disabilities in the areas of entrepreneurship and self-reliance. Governments are coming up with inclusive initiatives so as to bridge the gap between these two classes of people. In African societies been born with any form of disability is still received with mixed emotions and feelings, with most associating it with a bad omen or a great misfortune or curse to the family or community. Family elders would rush to the well-known spiritualist or traditional healers to seek guidance on why their family and community has been forsaken by the gods.

Hurst et al (2014) postulate that some religious and or cultural extremists can even resort to killing the disabled individuals to make good luck charms or to chase away evil spirits tormenting them. This is the most ironic practise, that one believes that his fortunes can be changed by a charm made by parts of someone with a disability whom he/she had been discriminating and had nothing to do with whilst alive, only to believe that possession of their body part will change their fortunes for the better. According to Hurst et al (2014) cultural values may also influence the perceptions of disability and entrepreneurship. They alluded that in some cultures, disability is viewed as a personal failing or punishment for past transgressions, which could discourage entrepreneurship among disabled individuals

This study will try to expose the impact of disabilities on entrepreneurial intention and harness the entrepreneurial skills possessed by those living with various impairments/disabilities. In this chapter five research objectives will be explore each to cover the effect of personal attitudes toward entrepreneurship, self-efficacy/perceived feasibility, previous entrepreneurial experience, social norms and values and availability of resources. From these research objective research questions were drafted to bring out the key results. The significance of the study will be explored as well the delimitation of the study will be discussed among other issues.

1.1 Background of the Study

The concept of entrepreneurship has evolved over time, with various definitions and approaches proposed by different scholars. According to Schumpeter (1934), entrepreneurship

involves the creation of something new through the combination of existing resources in a way that generates economic value. Kirzner (1973) argues that entrepreneurship can also be viewed as a process that involves the identification and exploitation of opportunities.

Shane & Venkataraman (2000); Storey et al. (2017) concurs that entrepreneurship has been recognized as a crucial driver of economic growth and development globally. However, Mitra & Sambamoorthi (2014) postulates that individuals with disabilities face numerous barriers to entrepreneurship, including lack of access to financial resources, education and training opportunities, and social stigma. The intersection of disability and entrepreneurship has gained attention in the research field, particularly in understanding how disability affects entrepreneurial intentions and participation

Kuratko (2020) states that entrepreneurship is a crucial driver of economic growth, creating employment opportunities and contributing to creativity, innovation and productivity (Kuratko, 2020). According to the Global Entrepreneurship Monitor (GEM) report 2020, more than 100 million new businesses are started every year worldwide, with over 470 million entrepreneurs operating established businesses at a given time. However, Mitra et al (2018) argues that individuals with disabilities (impairments) face various unique challenges in pursuing entrepreneurship due to lack of access to resources, support networks, societal attitudes and physical barriers. Thompson and Doherty (2006) postulates that despite these challenges, disabled entrepreneurs have demonstrated resilience and creativity in overcoming obstacles and achieving success.

According to the Zimbabwe Population and Housing Census report (2022), Zimbabwe has a population of approximately 15 million people and the prevalence of disability in the country is estimated to be around 10% of the total population. Despite efforts by the government and various supporting stakeholders to promote entrepreneurship in Zimbabwe, individuals with disabilities remain marginalised and under-represented in entrepreneurial initiatives.

BPRA (2019) reports that Bulawayo, is the second largest city in Zimbabwe after Harare, and has a population of approximately 650,000 people, with over 10% of the city's population has a disability, with the majority of them experiencing physical disabilities. The latest Zimbabwe Population and Housing Census Report (2022) states that Bulawayo has a total population of 665,952 comprising of 307,871 males and 358,081 females. From Bulawayo's total population 8,231 (M=3,257 and F=4,974) are living with disability and 453 (M=214 and F=239) are living with albinism. The city is known for its diverse economy, comprising of manufacturing,

agriculture, mining and service sectors. However, Ziso (2019) alludes that people with disabilities in Bulawayo face significant challenges in assessing education, employment, and other opportunities due to negative societal attitudes and physical barriers.

Despite the potential benefits of entrepreneurship for individuals with disabilities in Bulawayo Metropolitan, they is still insufficient research on this topic. There is a need to explore the relationship between disability and entrepreneurial intention in developing nations like Zimbabwe, where entrepreneurship provides employment opportunities and leads to poverty reduction. This study seeks to investigate the effects of disability on entrepreneurial intention of individuals with disabilities in Bulawayo, Zimbabwe and identify strategies to overcome the difficulties they face. Understanding the factors that influence entrepreneurial intention among disabled entrepreneurs in Bulawayo can be very useful to policymakers, entrepreneurs, other stakeholders and programs that promote inclusive economic development and social inclusion by persons with disabilities in Zimbabwe and beyond.

According to Ajzen (1991); Bandura (1997); Krueger et al. (2000); Linan & Fernandez-Serrano (2014) research suggests that personal attitudes towards entrepreneurship, self-efficacy, previous entrepreneurial experience, social norms, cultural values, and availability of resources significantly influence entrepreneurial intention among people with disabilities. Moreover, Peredo & Chrisman (2006) contends that people with disabilities often have unique perspectives and innovative solutions to address social and environmental challenges, positioning them as potential entrepreneurs.

However, (Mitra & Sambamoorthi (2014) highlights that people with disabilities face significant barriers to entrepreneurship, such as lack of access to funding, limited availability of supportive services and business networks, and negative societal attitudes towards disability and entrepreneurship. Kanyangale et al. (2020) notes that these challenges are compounded in developing countries where resources for people with disabilities are limited.

Personal attitudes towards entrepreneurship play a crucial role in shaping an individual's intention to start a business. According to Ajzen's Theory of Planned Behavior (1991), personal attitudes reflect an individual's positive or negative evaluation of the behavior in question. According to Bandura (1997) self-efficacy, which refers to an individual's belief in their ability to successfully execute a course of action, is another important construct that influences entrepreneurial intention. Krueger et al (2000) alludes that previous entrepreneurial experience has also been found to have a significant effect on entrepreneurial intention.

Social norms and cultural values can either facilitate or hinder the development of an entrepreneurial ecosystem. Linan & Fernandes-Serrano (2014) were of the view that cultural values may impact how individuals perceive entrepreneurship, whether positively or negatively, and how they approach starting and running a business. Additionally, the availability of resources such as funding, infrastructure, and business support services can significantly affect the entrepreneurial intentions of individuals with disabilities.

Therefore, understanding the effects of disability on entrepreneurial intention in Bulawayo can inform policymakers and stakeholders about the barriers faced by people with disabilities and help identify effective interventions that can support their participation in entrepreneurship. In particular, this literature review aims to contribute to the development of policies and programs that are inclusive of people with disabilities in the region, ultimately promoting economic growth and enhancing the social and economic well-being of people with disabilities in Bulawayo.

1.2 Problem Statement

According to the Zimbabwe National Statistics Agency (2020), the unemployment rate among individuals with disabilities in Zimbabwe is estimated to be 90%, which is significantly higher than the overall unemployment rate of 5.2% for the general population. Entrepreneurship can provide a life line and an opportunity for income generation and employment initiatives for individuals living with disabilities. However, the effects of disability on entrepreneurial intention in Bulawayo is not well understood, appreciated and documented.

Therefore, this study aims to fill this knowledge gap by investigating the effects of disability on entrepreneurial intention in Bulawayo, Zimbabwe. The case study aims to explore how individuals with disabilities in Bulawayo perceive entrepreneurship and whether their disability affect their intention to pursue entrepreneurial opportunities. The study further seeks to identify any barriers or challenges faced by individuals with disabilities in starting and running their own business in Bulawayo, Zimbabwe.

If this study is not carried out, there are some potential consequences. Firstly, it would mean that we would have less information about the relationship between disability, personal attitudes towards entrepreneurship, self-efficacy, previous entrepreneurial experience, social norms and cultural values and availability of resources. Manolova et al (2012) allude that this would limit our understanding of the factors that influence entrepreneurial intention, and it could lead to ineffective policies and interventions in the area.

Secondly, there could be missed opportunity to learn about the unique experiences of people with disabilities who are interested in entrepreneurship. Autor et al (2008) propound that this could lead to a lack of support for this group of people, and it could perpetuate existing barriers to entrepreneurship.

Lastly, according to Monolova (2021), not studying the relationship between disability and entrepreneurial intention can perpetuate stereotypes and misconceptions about people with disabilities and their ability to be successful entrepreneurs. By not collecting data about the factors that influence entrepreneurial intention for people with disabilities, we may continue to view them as a *special needs* group, rather than seeing then as individuals who have the potential and ability to be successful entrepreneurs. This inevitably could lead to discrimination and exclusion, and it could also prevent people with disabilities from reaching their full potential

It is important to conduct this study to avoid these potential consequences and to improve our understanding of the under-studied population.

1.3 Research Objective

The main aim of the study is to explore the relationships between disability and entrepreneurial intention. The study will seek to describe the characteristics of these relationships, without making any causal inferences. This study is important because it can help to improve our understanding of the constructs that influence entrepreneurial intention, particularly for people with disabilities.

The objectives of this study are:

a. To explore the effects of personal attitudes towards entrepreneurship on entrepreneurial intention among individuals with disabilities in Bulawayo, Zimbabwe.
b. To examine the effects of self-efficacy (perceived feasibility) on entrepreneurial intention of individuals with disabilities in Bulawayo, Zimbabwe.
c. To investigate the effects of previous entrepreneurial experience on the entrepreneurial intention of individuals with disabilities in Bulawayo, Zimbabwe.
d. To assess the effects of social norms and cultural values on the entrepreneurial intention of individuals with disabilities in Bulawayo, Zimbabwe.
e. To evaluate the effects of the availability of resources on the entrepreneurial intention of individuals with disabilities in Bulawayo, Zimbabwe.

1.4 Research Questions

The study will address the following research questions:

a. What are effects of personal attitudes towards entrepreneurship on entrepreneurial intention among individuals with disabilities in Bulawayo, Zimbabwe?
b. What are the effects of self-efficacy (perceived feasibility) on entrepreneurial intention of individuals with disabilities in Bulawayo, Zimbabwe?
c. What are the effects of previous entrepreneurial experience on entrepreneurial intention of individuals with disabilities in Bulawayo, Zimbabwe?
d. What are the effects of social norms and cultural values on entrepreneurial intention of individuals with disabilities in Bulawayo, Zimbabwe?
e. What are the effects of availability of resources (financial resources and support networks) on entrepreneurial intention of individuals with disabilities in Bulawayo, Zimbabwe?

1.5 Significance of the Study

The study has various implications for practice and policies:

i. **Inclusive economic development:** Understanding the factors that influence entrepreneurial intention among individuals with disabilities in Bulawayo can inform policies and programs aimed at promoting inclusivity in economic development and identifying the challenges and barriers faced by disabled entrepreneurs which can help improve access to resources and support, thus ultimately increasing the likelihood of enterprise success.
ii. **Employment opportunities:** Given the high unemployment rates among individuals with disabilities, entrepreneurship can provide an opportunity for income generation and employment. The findings of this study can guide efforts to promote entrepreneurship as a viable career choice for disabled individuals in Bulawayo.
iii. **Social inclusion:** Entrepreneurship can facilitate social inclusion by enabling disabled individuals to participate in economic activities and contribute to society. Understanding the factors that influence entrepreneurial intention among disable individuals in Bulawayo can help to promote social inclusion.
iv. **Knowledge gap:** There is limited research on the effects of disability on entrepreneurial intention in the context of Bulawayo. The study can contribute to the body of literature

on disability and entrepreneurship, thereby, filling a knowledge gap in this area of study.

Overall, the study has the potential to generate valuable insights that can promote greater awareness and appreciating of the barriers and opportunities facing individuals with disability in entrepreneurship, improve access to resources and support, and ultimately contribute to more inclusivity in economic development in Bulawayo.

1.6 Delimitation of the Study

The delimitations of the study include:

i. For the purpose of this study only individuals with the following disabilities will be considered; visually impaired, hearing and speech impairments, physical disability and albinism. All these disabilities should have been acquired before turning the age of 10 years and without any mental challenges that it will not make it difficult or impossible for the researcher to interact with the respondent. As for the visually impaired one should totally lack eye sight or partial sight to a degree that s/he cannot allow him/her to read and write print.

   Any respondent who is disabled but is not able to fully utilise his/her mental capabilities or faculties and has severe or multiple disabilities are not included in this study.

ii. The study is specifically focused on entrepreneurial intention among people with disabilities in Bulawayo, Zimbabwe. It does not examine other aspects of entrepreneurship, such as actual business ownership or business enterprise success.

iii. The study is confined to individuals with disabilities who have expressed an interest in entrepreneurship. People with disabilities who do not show intention of becoming entrepreneurs are not included in the study.

iv. The study is conducted using a case study approach and focuses on one city of Zimbabwe thus Bulawayo. The results may not be generalizable to other cities, towns or countries with different social, cultural, or economic backgrounds.

The study is limited to the data collected through surveys. It may not account for other relevant data sources, such as secondary data or observations.

1.7 Hypotheses of the Study

H1: They is no effect between personal attitudes towards entrepreneurship (PATE) and entrepreneurial intention (EI).

H2: They is no effect between self-efficacy/perceived feasibility (SE/PF) and entrepreneurial intention (EI).

H3: They is no effect between previous entrepreneurial experience (PEE) and entrepreneurial intention (EI).

H4: They is no effect between social norms and cultural values (SNCV) and entrepreneurial intention (EI).

H5: They is no effect between availability of resources (AoR) and entrepreneurial intention. (EI).

1.8 Assumptions of the Study

In conducting this study the following assumptions were applied:

i. The sample population is representative of individuals with disabilities who have entrepreneurial intention in Bulawayo, Zimbabwe.
ii. Respondents in the study provide truthful and accurate information about their experiences, attitudes and opinions related to entrepreneurship as well as their disability.
iii. The data collected through the surveys accurately represents the experiences and perspectives of people with disabilities in Bulawayo, Zimbabwe.
iv. The researcher have applied appropriate research methods and statistical techniques to analyse the data and draw valid conclusions.
v. Findings from this study can be generalised to other contexts outside of Bulawayo, Zimbabwe, as long as they share similar study characteristics and circumstances.

1.9 Limitations of the Study

The limitations of the study include:

i. The sample size may be small and not fully representative of the population, which may be subject to social desirability bias or inaccurate recall.
ii. The sample size may be too large for the researcher to self-fund the study, print and distribute the survey materials to the respondents and to objectively analyse the large quantity of data which may be collected.

iii. The study is limited to the context of Bulawayo, Zimbabwe, and may not be applicable to other cities, towns or countries with different social, cultural and economic backgrounds.

iv. **Time:** The time frame within which the project must be carried was a major constraint. A lot of time was needed to persuade participates to willingly participate. They are very sceptic when dealing them. They always assume they are being used by researchers who would be making money through their disabilities.

v. **Self-Report Bias:** The data collected through the questionnaire relies on self-reported responses from participants. This introduces the possibility of response bias, where participants may provide socially desirable answers or may not accurately recall or report their experiences and intentions.

vi. **Social and Cultural Factors:** The study acknowledges that social and cultural factors may influence participants' perceptions and experiences related to disability and entrepreneurship. These factors may vary across different cultural contexts and may not be fully captured in the questionnaire.

vii. **Limited Scope of Variables:** The questionnaire focuses on specific variables related to disability and entrepreneurial intention. While efforts have been made to include relevant factors, there may be other unmeasured variables that could potentially influence entrepreneurial intention among individuals with disabilities.

viii. **Potential for Recall Bias:** Participants may be asked to recall past experiences or provide retrospective information, which can be subject to recall bias. This may affect the accuracy and reliability of the data collected.

ix. **External Factors:** The study does not account for external factors, such as economic conditions, policy environment, or social support systems, which may influence entrepreneurial intention among individuals with disabilities. These factors could potentially confound the relationship between disability and entrepreneurial intention.

1.10 Definition of Key Terms

i. **Entrepreneurship:** Kuratko (2020, pg. 2) refers entrepreneurship to “the process of creating or developing a new business enterprise or venture in order to maximise profit or social impact”.

ii. **Disability:** WHO (2021) postulates that disability “is an umbrella term that covers impairments, activity limitations and participation restrictions. An impairment is a problem in body function or structure; an activity limitation is a difficulty encountered

by an individual in executing a task or action; while a participation restriction is a problem experienced by an individual in involvement in life situations".

However, with the above definition on mind, for the purpose of this study only individuals with the following disabilities will be considered; visually impaired, hearing and speech impairments, physical disability and albinism. All these disabilities should have been acquired before turning the age of 10 years and without any mental challenges that it makes it difficult or impossible for the researcher to interact with the respondent. As for the visually impaired one should totally lack eye sight or partial sight to a degree that s/he cannot allow him/her to read and write print.

iii. **Entrepreneurial intention (EI):** Krueger et al (2000, pg. 421) concurs that EI "is defined as an individual's conscious plan to start a new venture or pursue an entrepreneurial career path".

iv. **Self-efficacy (perceived feasibility):** Bandura (1997, pg. 3) propounds that self-efficacy "is an individual's belief in their ability to successfully perform a specific task or behaviour in a given context".

v. **Social norms:** Cialdini and Goldstein (2004, pg. 151) defines social norms "as unwritten or documented societal rules and expectations about how people should behave in a particular social or cultural group".

vi. **Cultural values:** Hofstede (1984, pg. 5) highlights cultural values "as shared beliefs and attitudes that shape the behaviour and perceptions of individuals within a particular cultural group".

vii. **Availability of resources:** this construct according to Shane and Venkataraman (2000, pg. 219) refers to "the access individuals have to financial resources, support networks, and other necessary resources for starting and running a business venture or enterprise".

It should be noted that, the above citations provide some examples of sources that define the key terms used in this study, but they are not the only possible approved sources.

1.11 Organisation of the Study

The study begins with **Chapter 1** which is an introduction that outlines the background of the study, the problem statement, research objectives and questions. **Chapter 2** is the Literature Review section that would summarise existing research on the effects of disability on entrepreneurial intention, highlighting key theories and models that have been used to examine this relationship. **Chapter 3** is the Methodology section which will describe the research

design, data collection methods and sampling strategy. The section also discuss ethical considerations and limitations of the study. **Chapter 4** is the Data Analysis and Presentation section and presents the findings of the study, using descriptive statistics to answer the research questions. Results will be interpreted, comparing them to previous research and offering insights into the implications and findings. Lastly, **Chapter 5** which is the Conclusions and Recommendations section. Main findings of the study will be summarised and offer recommendations for future research and policy interventions.

1.12 Summary

This chapter introduced the background and context of the study, identified the problem statement, stated the research objectives and questions, highlighted the significance of the study and provided the definitions of the key terms in the study. The next chapter will review relevant theoretical review on the literature on disability and entrepreneurship, entrepreneurial intention models and disability, the conceptual framework and empirical review of the study looking into all the research construct in depth, thus, self-efficacy, social norms and cultural values, availability of resources, and entrepreneurial intention.

CHAPTER 2

LITERATURE REVIEW

2.0 Introduction

Chapter 1 presented the background and the problem of the study. The focus of this chapter was therefore to review the literature for the study. According to Best and Khan (1993:40):

> .....this step helps to eliminate the duplication of what has been done and provides useful hypothesis and helpful suggestions for significant investigations. Citing studies that show substantial agreement and those that seem to present conflicting conclusions helps to sharpen and define understanding of existing knowledge in the problem area.

According to Storey et al (2017) entrepreneurship has been recognised as a crucial driver of economic growth and development globally. However, the potential for individuals with disabilities to participate in entrepreneurial activities is often overlooked. According to the World Health Organisation (WHO, 2020) approximately 15% of the world's population lives with some form of disability. The latest Zimbabwe Population and Housing Census Report (2022) states that Bulawayo has a total population of 665,952 comprising of 307,871 males and 358,081 females. From Bulawayo's total population 8,231 (M=3,257 and F=4,974) are living with disability and 453 (M=214 and F=239) are living with albinism. However, there is little research on disability and entrepreneurship in Bulawayo.

Ajzen (1991); Bandura (1997); Shane & Venkataraman (2000) highlighted that entrepreneurship is a complex phenomenon influenced by various constructs, including personal attitudes towards entrepreneurship, self-efficacy/perceived feasibility, previous entrepreneurial experience, social norms and cultural values, and the availability of resources. Krueger et al (2000) argues that entrepreneurial intention is a crucial construct that influences the decision of an individual to start a business.

However, Mitra & Sambamoorthi (2014) concurs that research suggests that individuals with disabilities face significant barriers that affect their entrepreneurial intention. These barriers include societal stereotypes, lack of access to financial resources, and limited access to education and training opportunities. Kanyangale et al (2020) postulates that the case of Bulawayo provides a unique context to examine the effects of disability on entrepreneurial intentions in a developing country setting where resources for people with disabilities are scarce.

Research on the effects of disability on entrepreneurial intentions has been limited, particularly in the context of developing countries. Mitra & Sambamoorthi (2014) highlights that the literature suggests that people with disabilities are less likely to engage in entrepreneurial activities compared to their non-disabled peers. This could be attributed to the numerous barriers they face, including negative attitudes towards disability, lack of access to financial resources and business support services, and limited access to education and training opportunities.

Mitra & Sambamoorthi (2014) postulates that despite the challenges faced by individuals with disabilities in entrepreneurial activities, previous studies have shown that entrepreneurship can provide an opportunity for economic empowerment and improve the quality of life of people with disabilities. Moreover, Peredo & Chrisman (2006) alludes that inclusive entrepreneurship policies and programs that promote accessibility and support for people with disabilities have been found to facilitate their participation in entrepreneurial activities.

2.1 Entrepreneurship and Disability

2.1.1 Entrepreneurship

Entrepreneurship has been widely recognised as a key driver of economic growth and development globally (Shane & Venkataraman, 2000; Storey et al., 2017). The importance of entrepreneurship in creating jobs, stimulating innovation, and promoting competitiveness has spurred research on the topic over the past few decades.

The concept of entrepreneurship has evolved over time, with various definitions and approaches proposed by different scholars. According to Schumpeter (1934), entrepreneurship involves the creation of something new through the combination of existing resources in a way that generates economic value. Kirzner (1973) asserts that entrepreneurship can also be viewed as a process that involves the identification and exploitation of opportunities.

Recent research has also focused on the role of entrepreneurship in promoting sustainable development. Schaltegger & Wagner (2011) defines sustainable entrepreneurship as the creation of new ventures that integrate economic, social, and environmental goals. Sustainable entrepreneurs aim to create value not only for their businesses but also for society and the environment.

Furthermore, technological advancements have given rise to new forms of entrepreneurship such as social entrepreneurship and digital entrepreneurship. Dees (2001) argues that social

entrepreneurship involves the creation of innovative solutions to address social problems, while according to Ghezzi et al (2015) digital entrepreneurship refers to the use of technology to create and deliver innovative products, services or processes.

The COVID-19 pandemic has also had a significant impact on entrepreneurship worldwide. McKeever et al (2020) highlights that the pandemic has led to widespread business closures, rising unemployment rates, and reduced access to funding and resources for entrepreneurs. However, Ratten (2020) alludes that it has also created opportunities for innovation and entrepreneurship, particularly in areas such as e-commerce, telemedicine, and remote work.

Acs & Audretsch (2010) notes that despite the numerous benefits associated with entrepreneurship, it is not without challenges. Start-up failure rates are high, and entrepreneurs often face significant barriers such as competition, lack of access to resources, and regulatory constraints. Moreover, Rostamzadeh et al., (2018) concurs that entrepreneurship can have negative effects on the entrepreneur's personal life, such as work-family conflicts and stress.

2.1.2 Disability

Disability is a complex and multifaceted phenomenon that has significant social, economic, and health implications for individuals and society as a whole. According to the World Health Organization (WHO, 2020), disability is an umbrella term that encompasses impairments, activity limitations, and participation restrictions.

Chireshe & Munyati (2016) argues that research on disability has focused on various aspects, including the prevalence, causes, and consequences of disability. The prevalence of disability varies across countries and regions, with some areas having higher rates of disability than others. In Zimbabwe, for example, the prevalence of disability is estimated to be around 7.8%.

WHO (2020) propounds that disability can result from various factors, including genetic, environmental, and lifestyle factors. Some disabilities are present at birth, while others may develop later in life due to illness, injury, or other factors. Disabilities can also be temporary or permanent, depending on the cause and severity of the impairment.

According to Oliver (1996) research on disability has also focused on the social model of disability, which emphasizes that disability is not solely a medical issue but is also a result of social and environmental factors. The social model highlights the importance of creating an inclusive and accessible environment that accommodates the needs of people with disabilities.

Moreover, Barnes & Mercer (2010) alludes that there is growing recognition of the diversity within the disability community and the need to adopt an intersectional approach that considers the multiple identities and experiences of people with disabilities. For example, people with disabilities who belong to marginalized groups such as women and minorities may face additional barriers and discrimination in accessing resources and opportunities.

Mitra & Sambamoorthi (2014) contends that the impacts of disability are far-reaching, affecting the physical, social, economic, and psychological well-being of individuals and their families. People with disabilities often face significant barriers and discrimination in accessing education, employment, healthcare, and other essential services.

Moreover, the World Bank (2019) asserts that disability is associated with increased poverty rates and lower levels of economic participation. Kessler et al (2005) adds that disability can also have negative effects on mental health, with people with disabilities being at higher risk of depression, anxiety, and other mental health disorders.

Additionally, WHO (2021) postulates that research has explored the role of technology in promoting inclusion and accessibility for people with disabilities. Assistive technologies such as hearing aids, wheelchairs, and screen readers can significantly improve the quality of life of people with disabilities by enabling them to access education, employment, and other essential services. Moreover, advances in technology have opened up new possibilities for remote work and education, providing greater flexibility and opportunities for people with disabilities.

Despite the challenges faced by people with disabilities, Katz & Lerner (2010) argues that research has also highlighted their resilience and ability to overcome adversity. For example, some studies have shown that people with disabilities can adapt to their disability and find ways to engage in meaningful activities such as work and socialising.

2.1.3 Entrepreneurship and disability

According to Mitra & Sambamoorthi (2014) individuals with disabilities face numerous barriers to entrepreneurship, including lack of access to financial resources, education and training opportunities, and social stigma. The intersection of disability and entrepreneurship has gained attention in the research field, particularly in understanding how disability affects entrepreneurial intentions and participation.

Ajzen (1991); Bandura (1997); Krueger et al. (2000); Liñán & Fernandez-Serrano, (2014) concurs that research suggests that personal attitudes towards entrepreneurship, self-efficacy,

previous entrepreneurial experience, social norms, cultural values, and availability of resources significantly influence entrepreneurial intention among people with disabilities. Moreover, Peredo & Chrisman (2006) asserts that people with disabilities often have unique perspectives and innovative solutions to address social and environmental challenges, positioning them as potential entrepreneurs.

Hayter et al. (2016) notes that research has also highlighted the importance of social networks and support systems in promoting entrepreneurship among people with disabilities. Social networks can provide access to resources, information, and mentorship that are crucial for entrepreneurial success. Moreover, Katz & Lerner (2010) argues that social support from family, friends, and peers can help individuals with disabilities overcome the challenges they face and build resilience.

Furthermore, according to Mitra & Sambamoorthi (2014) the emergence of assistive technologies such as screen readers, speech recognition software, and mobility aids has opened up new possibilities for people with disabilities to engage in entrepreneurial activities. These technologies can enable people with disabilities to overcome the barriers they face and access business opportunities.

However, Mitra & Sambamoorthi (2014) contends that people with disabilities face significant barriers to entrepreneurship, such as lack of access to funding, limited availability of supportive services and business networks, and negative societal attitudes towards disability and entrepreneurship. Kanyangale et al. (2020) notes that these challenges are compounded in developing countries where resources for people with disabilities are limited.

Moreover, Buchanan et al. (2018) contends that research suggests that the experiences of entrepreneurs with disabilities may differ from those without disabilities, particularly in relation to their interactions with customers and suppliers. Entrepreneurs with disabilities may need to navigate additional barriers, such as inaccessible physical environments or negative customer perceptions, which can affect the success of their businesses.

Peredo & Chrisman (2006) asserts that policy interventions aimed at promoting entrepreneurship have been suggested as critical in addressing these barriers. Inclusive entrepreneurship policies and programs that promote accessibility and support for people with disabilities have been found to facilitate their participation in entrepreneurial activities. For example, according to the United Nations (2006) the United Nations Convention on the Rights of Persons with Disabilities (CRPD) recognizes the importance of creating an enabling

environment that promotes the participation of people with disabilities in economic activities, including entrepreneurship. Additionally, Mitra & Sambamoorthi (2014) notes that providing financial assistance, training, and mentorship aimed at people with disabilities can increase their chances of success in entrepreneurship.

2.2 Theoretical Framework

2.2.1 Entrepreneurial Intention Models

Shapero and Sokol (1982) introduced the Entrepreneurial Event Model (EEM), which posits that entrepreneurial intentions are influenced by three factors: perceived desirability, perceived feasibility, and propensity to act. Ajzen (1991) extended this model with the Theory of Planned Behavior (TPB), which adds a fourth factor, subjective norms, to the EEM. According to TPB, entrepreneurial intentions result from an individual's attitude towards entrepreneurship, perceived behavioral control, and normative beliefs.

2.2.1.1 Shapero (1982) – The Theory of Entrepreneurial Event

Shapero's (1982) model suggests that entrepreneurial intention consists of three factors: personal characteristics of the individual, environmental factors, and the individual's perception of entrepreneurship. Personal characteristics include the individual's desire for achievement and autonomy, while environmental factors refer to economic conditions and availability of resources. Shapero (1982) propounds that the individual's perception of entrepreneurship includes perceived attractiveness of entrepreneurship, feasibility of starting a business, and social norms surrounding entrepreneurship.

Research has supported the notion that these factors are important predictors of entrepreneurial intention. For example, Krueger and Brazeal (1994) found that individuals who had higher levels of self-efficacy and perceived attractiveness of entrepreneurship were more likely to have intentions to start a new business venture. Additionally, Kolvereid (1996) found that the availability of resources, such as access to capital, was a significant predictor of entrepreneurial intention among students.

Recently, there has been growing interest in how the perception of entrepreneurship factors into entrepreneurial intention. For example, Bao et al. (2020) found that perceived desirability of entrepreneurship had a significant positive effect on entrepreneurial intention among Chinese university students. Additionally, Pohjola et al. (2018) found that perceived feasibility

played an important role in predicting entrepreneurial intention among Finnish university students.

Shapero's (1982) model has been widely used in entrepreneurship research, with numerous studies applying and expanding on the model. For example, Linan and Chen (2006) proposed an extended version of the model that includes perceived behavioral control, which refers to an individual's confidence in their ability to start a new venture. The authors found that perceived behavioral control was a significant predictor of entrepreneurial intention among Spanish university students.

Furthermore, there is growing interest in how Shapero's (1982) model can be applied to specific contexts, such as social entrepreneurship or minority entrepreneurship. For instance, Kim et al. (2019) examined the factors that influence social entrepreneurial intention among Korean university students and found that personal characteristics and environmental factors were significant predictors of intention. Similarly, Vuong et al. (2020) explored the factors that influence entrepreneurial intention among Vietnamese ethnic minority groups and found that personal characteristics, environmental factors, and perceptions of entrepreneurship were all important predictors.

Shapero's model has also been criticized for its lack of emphasis on the social context in which entrepreneurship occurs. For example, Shane and Venkataraman (2000) argue that entrepreneurship is not solely an individual-level phenomenon but is shaped by larger socio-cultural systems. Similarly, DeTienne and Chandler (2004) suggest that environmental factors are not neutral but are influenced by power dynamics and institutional structures.

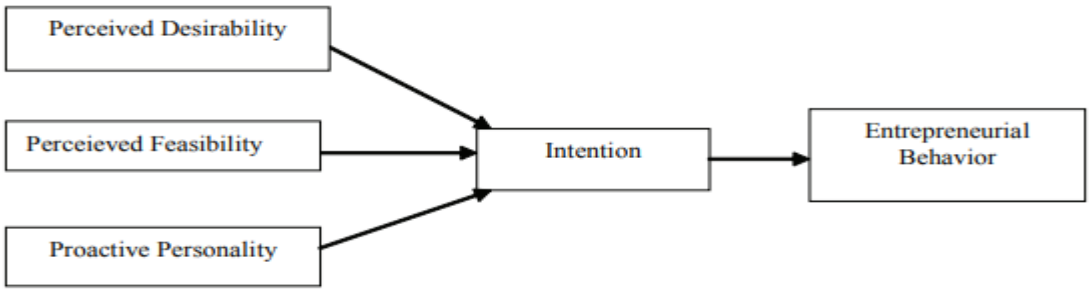


Fig 2.1: Model of Entrepreneurial Theory by Shapero

Source: (Krueger and Carsrud, 1993; Summers 1998; Krueger et al 2000 and Fayolle, 2004)

2.2.1.2 Azjen (1991) – Model of Planned Behavioral

Ajzen's (1991) Theory of Planned Behavior (TPB) is another well-known theoretical framework for understanding entrepreneurial intention. The TPB model proposes that an individual's intentions and behavior are influenced by their attitudes, subjective norms, and perceived behavioral control.

Krueger et al. (2000) notes that attitudes refer to an individual's overall evaluation or assessment of the behavior in question. In the context of entrepreneurship, this might include beliefs about the potential benefits and risks of starting a business. Research has found that positive attitudes towards entrepreneurship are positively associated with entrepreneurial intentions.

Linan & Chen (2009) asserts that subjective norms refer to the influence of social pressure and expectations on an individual's behavior. This might include the norms and expectations of family members, peers, or other influential groups. Studies have suggested that subjective norms can significantly impact entrepreneurial intentions.

Perceived behavioral control according to Bagozzi et al. (1998) refers to an individual's belief in their ability to perform the behavior in question. In the context of entrepreneurship, this might include perceptions of one's skills, knowledge, and access to resources. Research has shown that perceived behavioral control plays a significant role in shaping entrepreneurial intentions. Bandura (1982) argues that this concept is therefore very similar to self-efficacy, in that both concepts are concerned with the perceived ability to perform a behaviour, for example, starting a new business.

Other researchers have used the TPB model to explore the effects of different interventions on entrepreneurial intentions. For example, Linan and Santos (2007) conducted a study to test the effectiveness of an entrepreneurship education program on entrepreneurial intentions and behavior. They found that the program had a significant positive effect on attitudes towards entrepreneurship, subjective norms, and perceived behavioral control, which in turn led to higher levels of entrepreneurial intentions.

Furthermore, some scholars have proposed modifications to the TPB model to better capture the unique features of entrepreneurial intentions. For example, Lee and Wong (2004) proposed an integrated model that incorporates both cognitive and affective elements of entrepreneurial intentions. They argued that affective elements, such as passion and excitement, play an

important role in shaping entrepreneurial intentions, beyond just the cognitive evaluation of potential benefits and risks.

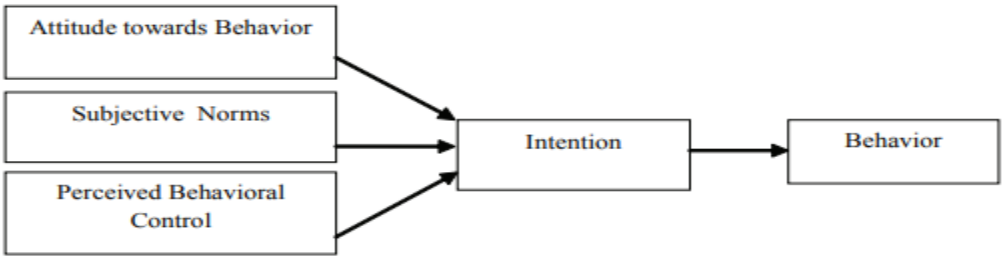


Fig 2.2: Model of Planned Behavioral.

(Source: Ajzen, 1991)

2.2.1.3 Conceptual framework for the study

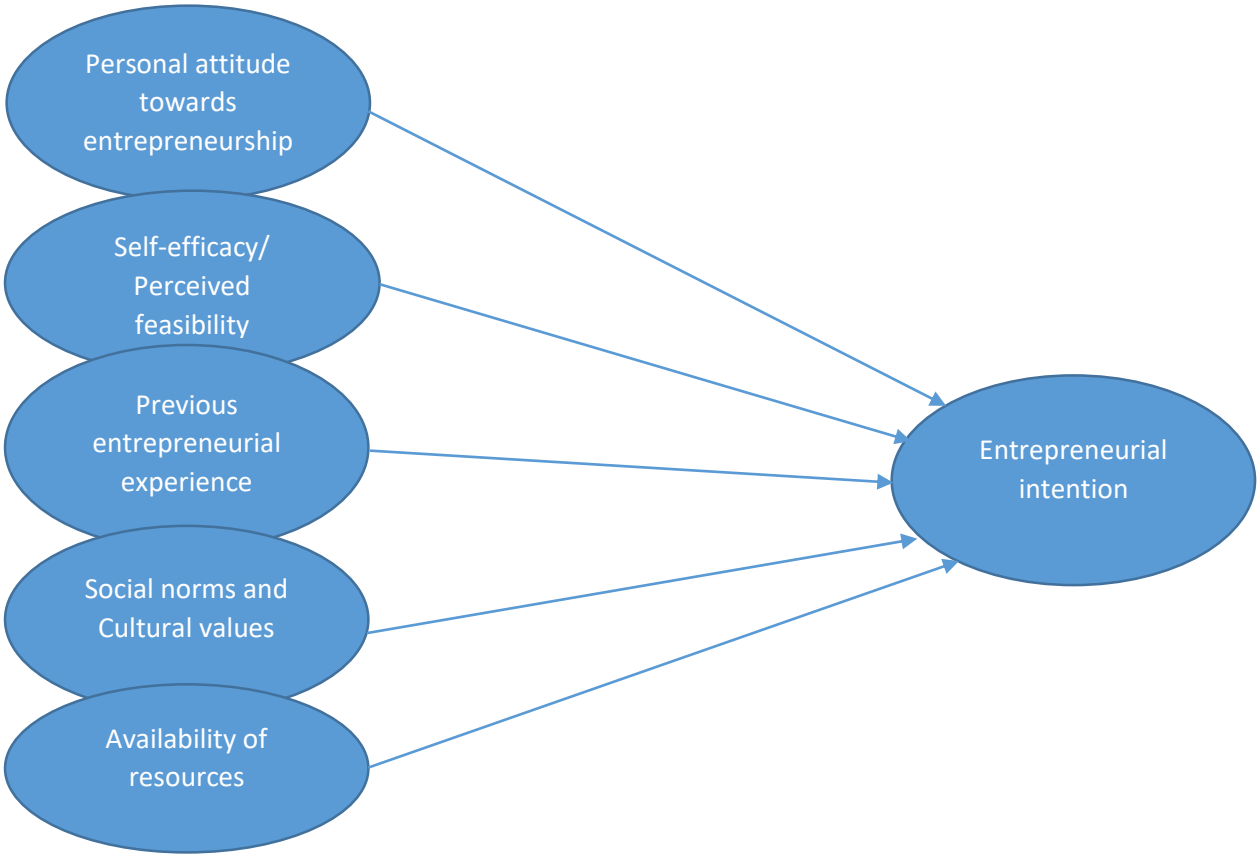


Fig 2.3: Conceptual Framework of the Study

In the literature, there is substantial evidence supporting the relationship between personal attitudes towards entrepreneurship and entrepreneurial intention. Krueger and Carsrud (1993) found that individuals with positive attitudes towards entrepreneurship are more likely to have

the intention to start a business. Similarly, Ajzen (1991) proposed the Theory of Planned Behavior, which suggests that personal attitudes significantly influence entrepreneurial intentions.

Self-efficacy and perceived feasibility have also been linked to entrepreneurial intention. Bandura (1977) argued that individuals with high self-efficacy are more likely to engage in entrepreneurial activities, while perceived feasibility, as proposed by Shane and Venkataraman (2000), is positively associated with entrepreneurial intention.

Previous entrepreneurial experience has been consistently shown to influence entrepreneurial intention. Krueger et al. (2000) found that individuals with prior entrepreneurial experience are more likely to have the intention to start a business, as they have firsthand knowledge of the entrepreneurial process.

Social norms and cultural values have been found to impact entrepreneurial intention. Linan and Chen (2009) demonstrated that social norms and cultural values significantly influence individuals' attitudes towards entrepreneurship, which in turn affects their intention to become entrepreneurs.

Finally, the availability of resources has been linked to entrepreneurial intention. According to the resource-based view of entrepreneurship (Barney, 1991), the presence of resources such as financial capital, human capital, and social capital can positively influence individuals' intention to start a business.

These findings collectively suggest that personal attitudes towards entrepreneurship, self-efficacy/perceived feasibility, previous entrepreneurial experience, social norms and cultural values, and the availability of resources all play significant roles in shaping entrepreneurial intention.

2.3 Empirical Review: Aspects of Disability and Entrepreneurial Intention

2.3.1 Effects of personal attitudes towards entrepreneurship on entrepreneurial intention.

Individuals' personal attitudes towards entrepreneurship can influence their entrepreneurial intentions. As alluded by the Ajzen's Theory of Planned Behaviour (TPB) (1991), attitudes are formed based on beliefs about the outcomes of a behaviour and evaluations of those outcomes.

a. Positive Attitudes towards Entrepreneurship

Despite the challenges faced by people with disabilities in entrepreneurship, according to Shane & Venkataraman (2000); Shane (2003) studies have shown that they often have positive attitudes towards entrepreneurship. Calvo & Morales (2012) notes that individuals with disabilities may view entrepreneurship as an opportunity to overcome barriers to employment, gain financial independence, and make a significant contribution to society.

b. Negative Attitudes towards Entrepreneurship

On the other hand, Franco & Haase (2014) contends that some individuals with disabilities may have negative attitudes towards entrepreneurship due to several reasons. Some may believe that entrepreneurship is too risky or requires too much effort, while others may perceive entrepreneurship as not compatible with their disability. Additionally, societal stereotypes and stigmatization of people with disabilities can also negatively influence their attitudes towards entrepreneurship.

c. Factors Influencing Attitudes towards Entrepreneurship

Several factors can influence attitudes towards entrepreneurship among individuals with disabilities. One such factor is the level of education and training received. A study by Hurst et al. (2014) found that individuals with higher levels of education and training had more positive attitudes towards entrepreneurship. Furthermore, Krueger & Brazeal (1994) alludes that the availability of resources such as financial, technological, and human capital can also positively influence attitudes towards entrepreneurship.

Moreover, Linan & Chen (2009) highlights that social norms and cultural values can also influence attitudes towards entrepreneurship. Cultural values that emphasize individualism and risk-taking tend to promote positive attitudes towards entrepreneurship. Furthermore, Shane & Venkataraman (2000) concurs that exposure to role models and mentors who have succeeded in entrepreneurship can also positively influence attitudes towards entrepreneurship.

2.3.2 Effects of self-efficacy or perceived feasibility on entrepreneurial intention

Self-efficacy and perceived feasibility are important factors that influence the entrepreneurial intention of people with disabilities. Krueger et al. (2000) postulates that self-efficacy refers to an individual's belief in their ability to successfully start and manage a business, while perceived feasibility refers to an individual's assessment of the feasibility of starting a new

venture. Calvo & Morales (2012) notes that studies have shown that people with disabilities who have higher levels of self-efficacy are more likely to pursue entrepreneurship.

a. Self-Efficacy and Entrepreneurial Intention

Calvo & Morales (2012); Krueger et al. (2000) concurs that self-efficacy has been shown to be a significant predictor of entrepreneurial intention among people with disabilities. Hurst et al. (2014) argues that individuals with high levels of self-efficacy believe they have the necessary skills, knowledge, and resources to start and manage a successful business, which can increase their confidence and motivation to pursue entrepreneurship.

Furthermore, Calvo & Morales (2012) alludes that studies have shown that self-efficacy can act as a buffer against negative attitudes and stereotypes towards people with disabilities. For example, individuals with higher levels of self-efficacy may be more resilient in the face of challenges and setbacks, which can help them overcome obstacles and succeed in entrepreneurship.

b. Perceived Feasibility and Entrepreneurial Intention

Krueger et al. (2000) notes that perceived feasibility has also been shown to be a significant predictor of entrepreneurial intention among people with disabilities. According to Linan & Chen (2009) individuals who perceive entrepreneurship as feasible are more likely to consider starting a business and invest time and resources in pursuing their entrepreneurial goals.

However, according to Krueger & Brazeal (1994) perceived feasibility can be influenced by several factors, including the availability of financial and human resources, access to information and support networks, and the perceived level of risk associated with starting a business. Franco & Haase (2014) asserts that these factors can be particularly challenging for people with disabilities, who may face additional barriers and limitations due to their disability.

c. Addressing Self-Efficacy and Perceived Feasibility

To promote entrepreneurial intention among people with disabilities, Hurst et al. (2014) contends that it is essential to address both self-efficacy and perceived feasibility. Providing education and training programs that focus on building skills and confidence can help increase self-efficacy among individuals with disabilities. Similarly, increasing access to mentorship and support networks can help individuals overcome challenges and build a sense of community and belonging.

Moreover, Hurst et al. (2014) argues that policy interventions that provide financial support, such as grants and loans, can help increase perceived feasibility by reducing some of the financial barriers to entrepreneurship. Additionally, increasing awareness of available resources and support networks can help individuals with disabilities better assess the feasibility of starting a business and make informed decisions about pursuing entrepreneurship.

2.3.3 Effects of previous entrepreneurial experience on entrepreneurial intention.

Lee et al. (2015) contends that previous entrepreneurial experience can also impact entrepreneurial intention. Individuals who have previous experience in starting and running businesses are more likely to have higher entrepreneurial intentions than those without such experience. However, Shane & Venkataraman (2000) argues that for individuals with disabilities, previous entrepreneurial experience may be limited due to various barriers, such as lack of accessibility and discrimination.

a. Entrepreneurial Experience and Entrepreneurial Intention

Krueger (2007) defines entrepreneurial experience as an individual's prior involvement in starting or managing a business. Krueger (2007) further notes that previous studies have shown that individuals with prior entrepreneurial experience are more likely to have higher levels of entrepreneurial intention compared to those without such experience.

Furthermore, Hurst et al. (2014); Linan & Chen (2009) concurs that studies have indicated that prior entrepreneurial experience can positively affect the perceived feasibility and self-efficacy of individuals with disabilities. Having prior entrepreneurial experience can provide individuals with disabilities with practical knowledge and skills, as well as increased confidence and motivation to pursue entrepreneurship.

Moreover, Shane & Venkataraman (2000) asserts that previous entrepreneurial experience can also provide individuals with disabilities with access to networks and resources that can be beneficial in starting and growing a business. These networks can include mentors, investors, customers, and suppliers who can offer advice, feedback, and support.

b. Challenges of previous entrepreneurial experience

Despite the potential benefits of previous entrepreneurial experience, individuals with disabilities may face several challenges in acquiring such experience. For example, Hurst et al. (2014) highlights that they may encounter difficulties in finding suitable internships or job

opportunities that provide exposure to entrepreneurship. Additionally, negative social attitudes towards people with disabilities may limit their access to networks and resources, which can hinder their ability to gain entrepreneurial experience.

c. Addressing Previous Entrepreneurial Experience

To promote entrepreneurial intention among people with disabilities, Hurst et al. (2014) notes that it is essential to address the challenges they face in acquiring previous entrepreneurial experience. Providing internship and training programs that focus specifically on entrepreneurship can help individuals with disabilities build practical knowledge and skills. Additionally, promoting positive attitudes towards people with disabilities can help increase their access to networks and resources, which can provide them with opportunities to gain entrepreneurial experience.

Finally, Franco & Haase (2014) postulates that policymakers can play a critical role in promoting previous entrepreneurial experience among individuals with disabilities by offering financial incentives for companies that hire individuals with disabilities as interns or employees in entrepreneurial roles. These incentives can include tax credits, grants, loans, or other forms of financial assistance.

2.3.4 Effects of social norms and cultural values on entrepreneurial intention.

Social norms and cultural values can also affect entrepreneurial intention. According to Linan & Chen (2009) research has shown that cultural values that emphasize collectivism and interdependence may discourage entrepreneurship. For individuals with disabilities, Mitra & Sambamoorthi (2014) argues that social norms and cultural values may limit their opportunities to participate in entrepreneurship due to stereotypes and stigmatization.

a. Social Norms and Entrepreneurial Intention

Krueger & Brazeal (1994) defines social norms as shared beliefs and expectations that guide behaviour within a particular society or community. In Zimbabwean society, in particular Bulawayo, there may be certain social norms that discourage people with disabilities from pursuing entrepreneurship.

For example, Mkandawire et al. (2018) contents that individuals with disabilities may face negative attitudes and stereotypes that limit their access to business networks, financial capital, and other resources needed to start a business. Additionally, family members and friends may

discourage entrepreneurship among people with disabilities due to concerns about their ability to manage the demands of a business while also managing their disability.

However, Franco & Haase (2014) argues that social norms can also be a positive influence on entrepreneurial intention. For instance, social support from family members, friends, and mentors can provide individuals with disabilities with encouragement and motivation to pursue entrepreneurship. Furthermore, positive attitudes towards people with disabilities can increase their visibility and representation in the entrepreneurial ecosystem, which can lead to increased opportunities for entrepreneurship.

b. Cultural Values and Entrepreneurial Intention

Linan & Chen (2009) defines cultural values as the shared beliefs and customs that shape behaviour within a particular culture or society. In Zimbabwean culture, there may be certain values that are either supportive or limiting of entrepreneurship among people with disabilities.

For example, Hurst et al. (2014) notes that in some cultures, there may be a strong emphasis on collectivism and interdependence, which could discourage individuals from pursuing individualistic pursuits like entrepreneurship. However, other cultural values such as resilience, determination, and innovation could encourage individuals with disabilities to persevere in the face of challenges and pursue entrepreneurship despite obstacles.

Furthermore, Mkandawire et al. (2018) contends that cultural values related to disability can also influence entrepreneurial intention. For instance, in some cultures, people with disabilities may be stigmatised and seen as having lower social status or as being unable to contribute meaningfully to society. These negative cultural attitudes can limit the willingness of people with disabilities to pursue entrepreneurship.

According to Hurst et al. (2014) some cultural attitudes towards disability may view it as a personal tragedy or misfortune, rather than a difference in ability. These negative attitudes can lead to low self-esteem and poor self-image among people with disabilities, limiting their willingness to pursue entrepreneurship.

c. Addressing Social Norms and Cultural Values

To promote entrepreneurial intention among people with disabilities in Zimbabwe, Mkandawire et al. (2018) argues that it is essential to address the negative social norms and cultural values that limit entrepreneurship. One way to do this is through education and

awareness campaigns that promote positive attitudes towards people with disabilities, challenge stereotypes, and highlight the contributions of successful disabled entrepreneurs.

d. Social Support and Entrepreneurship

Hurst et al. (2014); Franco & Haase (2017) concurs that research has shown that social support, including emotional, informational, and instrumental assistance, can positively impact the entrepreneurial intentions of people with disabilities. Social support from family members, friends, and mentors can provide individuals with disabilities with encouragement and motivation to pursue entrepreneurship. Furthermore, social support can also provide access to business networks, financial capital, and other resources needed to start a business.

For instance, Franco & Haase (2014) argues that studies have found that disabled entrepreneurs who received mentorship and coaching reported higher levels of perceived feasibility and self-efficacy, which are important determinants of entrepreneurial intention.

Additionally, Franco & Haase (2014) asserts that policymakers can play a role in promoting entrepreneurship by creating policies that reduce barriers to entrepreneurship and provide targeted support and resources for people with disabilities who wish to start businesses. These policies can include tax incentives, grants, and loans specifically for disabled entrepreneurs, as well as training and mentoring programs that focus on the unique needs of people with disabilities.

2.3.5 Effect of availability of resources on entrepreneurial intention.

The availability of resources, including financial, technological, and human capital, can significantly impact entrepreneurial intention. According to Krueger & Brazeal (1994) access to these resources can increase an individual's perceived feasibility and self-efficacy, which can positively influence entrepreneurial intention. However, Shane & Venkataraman (2000) alludes that individuals with disabilities may face challenges accessing these resources due to discriminatory practices and limited accessibility.

a. Access to Financial Capital

Franco & Haase (2014) asserts that access to financial capital is critical for individuals with disabilities who wish to start businesses. However, research has shown that they may face additional challenges in accessing funding due to discrimination and biases against them.

In Bulawayo, Mkandawire et al. (2018) argues that disabled entrepreneurs may face challenges in accessing bank loans or other forms of financial support due to their perceived riskiness as borrower. Furthermore, they may have limited collateral or credit history, which can make it difficult to access traditional forms of financing.

Franco & Haase (2017) highlights that to address these challenges, policymakers can create targeted programs that provide financial support and training to disabled entrepreneurs, such as microfinance initiatives or grant-based programs. Additionally, partnerships with private sector institutions and non-governmental organizations can help to expand the availability of financial resources to disabled entrepreneurs.

b. Access to Business Networks

Hurst et al. (2014) was of the view that access to business networks can also be a critical resource for disabled entrepreneurs in Bulawayo. Business networks provide opportunities for marketing, sales, and collaboration, which can lead to increased business success and growth.

However, Mkandawire et al. (2018) notes that disabled entrepreneurs may face barriers in accessing business networks due to negative social attitudes towards disability. For instance, they may not be invited to networking events or may be excluded from informal business groups due to their disability.

To address these issues, policymakers can work to promote greater inclusion of disabled entrepreneurs in business networks through awareness campaigns and incentives for inclusive practices. Additionally, mentoring and coaching programs can help to connect disabled entrepreneurs with established business leaders and peers, providing them with access to valuable insights and contacts.

c. Access to Training and Education

Franco & Haase (2014) postulates that training and education are also important resources for disabled entrepreneurs in Bulawayo. Entrepreneurship training can help individuals develop skills in areas such as marketing, finance, and management, while continuing education opportunities can help them stay up-to-date on industry trends and best practices.

However, disabled entrepreneurs may face additional barriers in accessing training and education due to their disability. For example, Hurst et al. (2014) clarifies that they may require specialised training or accommodations to participate in training programs.

To address these challenges, policymakers can create targeted training and education programs that are accessible to disabled entrepreneurs. These programs can include online or distance learning options, as well as in-person training sessions that are designed with the unique needs of disabled entrepreneurs in mind.

d. Access to Assistive Technology

Another important resource for disabled entrepreneurs according to Franco & Haase (2014) is assistive technology, which can help individuals with disabilities overcome physical and communication barriers and perform tasks that would otherwise be difficult or impossible. However, access to assistive technology can be limited due to high costs or lack of availability.

In Bulawayo, disabled entrepreneurs may face additional challenges in accessing assistive technology due to limited resources and infrastructure. For example, they may not have access to reliable internet connections or may not be able to afford specialized software or hardware needed for their business.

To address these challenges, Mkandawire et al. (2018) propounds that policymakers can work to increase access to assistive technology by creating programs that provide funding or subsidies for individuals who need it. Additionally, partnerships with private sector companies can help to expand the availability of assistive technology and make it more affordable for disabled entrepreneurs.

e. Access to Physical Infrastructure

Hurst et al. (2014) asserts that access to physical infrastructure, such as office space and transportation, is also an important resource for disabled entrepreneurs. However, in Bulawayo, access to physical infrastructure can be limited due to inadequate public transport and inaccessible buildings and facilities that cater for people with various disabilities.

To address these challenges, policymakers can work to create accessible public transportation options and promote universal design principles in the construction of buildings and facilities. Additionally, partnerships with private sector companies can help to create affordable and accessible co-working spaces and other shared office facilities for disabled entrepreneurs.

f. Access to Market Opportunities

Access to market opportunities is another critical resource for disabled entrepreneurs in Bulawayo. However, Mkandawire et al. (2018) notes that they may face barriers in accessing

markets due to negative social attitudes towards disability, lack of business networks, and limited marketing and sales skills.

To address these challenges, policymakers can work to promote greater inclusion of disabled entrepreneurs in market opportunities through awareness campaigns and incentives for inclusive practices. Additionally, mentoring and coaching programs can help to connect disabled entrepreneurs with established business leaders, providing them with access to valuable insights and contacts.

2.3.6 Effects of disability on Entrepreneurial intention

According to Krueger, (1993, p. 414) entrepreneurial intention has been defined as "the conscious decision to start a new business venture". Two prominent models of entrepreneurial intention are the Shapero model and the Ajzen model.

Shapero's model (1982) proposes that entrepreneurial intention is influenced by three factors: personal characteristics of the individual (such as their desire for achievement), environmental factors (such as the availability of resources), and the individual's perception of the entrepreneurship process (such as the perceived attractiveness of entrepreneurship). Recent research has explored how disability interacts with these factors. For example, Chen and Martin (2018) found that individuals with disabilities were more likely to report higher levels of perceived barriers to entrepreneurship, which may reduce their intention to start a new venture.

Ajzen's theory of planned behavior (TPB) (1991) suggests that intention is determined by three factors: attitude toward the behavior, subjective norms, and perceived behavioral control. According to Sorensen & Nielsen (2016) more recent research has applied the TPB framework to disability and entrepreneurship, finding that attitudes towards entrepreneurship are positively related to entrepreneurial intention among individuals with disabilities.

One way to further explore the intersection of disability and entrepreneurial intention models is to examine how assistive technologies and accommodations impact a person's decision to start a business. For example, a study by Gürel and Loke (2018) found that individuals with physical disabilities were more likely to feel supported in their entrepreneurship efforts if they had access to assistive technologies such as prosthetics or wheelchairs.

Additionally, there has been growing interest in the role of social support in entrepreneurship among people with disabilities. A study by Kim et al. (2020) found that social support was positively related to entrepreneurial intention among Korean university students with

disabilities. Future research could explore how different types of social support (e.g. emotional support, informational support) may impact entrepreneurial intention among individuals with disabilities.

It is also important to note that there may be unique challenges faced by different types of disabilities when it comes to entrepreneurship. For example, individuals with visual impairments may face different barriers than those with hearing impairments or mobility impairments. Understanding these differences can help inform policies and interventions aimed at promoting entrepreneurship among people with disabilities.

Another important aspect to consider when examining entrepreneurial intention models and disability according to Desai (2017) is the impact of stigma on individuals with disabilities. Research suggests that individuals with disabilities may face stigmatization in various contexts, including in the workplace and in entrepreneurship. This stigma can negatively impact an individual's self-efficacy and perceived feasibility of starting a business.

Furthermore, Mair & Marti (2006) alludes that it is important to note that entrepreneurial intention is not limited to starting a traditional for-profit business. Social entrepreneurship has emerged as an alternative form of entrepreneurship, where individuals create businesses with a social or environmental mission. Disability may influence the decision to pursue social entrepreneurship as well, and future research could explore how disability intersects with social entrepreneurship intention models.

Finally, McRuer (2003) is of the view that incorporating a disability studies perspective into entrepreneurial intention models can also be beneficial. Disability studies is an interdisciplinary field that centers on disability as a social and cultural experience, rather than solely as a medical condition. By integrating this perspective, we can better understand the lived experiences of individuals with disabilities who are pursuing entrepreneurship, and acknowledge the historical and systemic barriers they face.

However, despite the growing interest in disability and entrepreneurship, there is still a lack of research on how disability specifically affects entrepreneurial intention. Further exploration of this topic could shed light on important factors that influence the decision-making process of individuals with disabilities who are interested in starting their own business.

2.4 Summary

Entrepreneurship and disability are two important aspects that have gained increasing attention over the years. Entrepreneurship provides disabled individuals with an opportunity to create their own businesses, earn an income, and achieve independence. However, disability can also act as a barrier to entrepreneurship due to the lack of accessibility, social stigma, and discrimination. In terms of the entrepreneurial intention models, researchers have suggested that Shapero's (1982) model and Azjen's (1991) theory of planned behaviour can be used to understand how disability affects entrepreneurial intention. Personal attitudes towards entrepreneurship, self-efficacy/perceived feasibility, social norms and cultural values, availability of resources, previous entrepreneurship experience, and other factors can all impact an individual's intention to become an entrepreneur. Studies have shown that individuals with disabilities face unique challenges when it comes to entrepreneurship, including limited access to resources, negative societal attitudes, and lack of support. However, some research has also indicated that disabled individuals may have higher levels of self-efficacy and determination, which could lead to greater entrepreneurial success. Overall, understanding the effects of disability on entrepreneurial intention is an important area for future research, as it can help identify ways to support disabled entrepreneurs and promote more inclusive entrepreneurship ecosystems. The next section of this research will focus mainly on the research methodology and design to be applied to the study.

CHAPTER 3

METHODOLOGY

3.0 Introduction

According to De Wet (1997:10) “an important part of the research activity is to develop an effective research design. This will satisfy the most suitable methods of investigation, the nature of the research instruments, the sampling plan and the types of data that is quantitative or qualitative”. To ensure collection and analysis of data in this study, the researcher resolved to collect both primary and secondary data. This aim at making sure that all the relevant materials or information required for the study were acquired and utilised.

In the following sections, the methodology employed in this study will be discussed in detail, including the research philosophy, research design, sampling techniques, data collection instrument, data collection procedure, validity and reliability of the questionnaire, data analysis and ethical considerations.

3.1 Research Philosophy

According to Saunders et al (2019, p. 32), "The research philosophy is a set of assumptions and principles relating to the development of knowledge that underpin the choice and application of a particular research method. The philosophy adopted by the researcher will strongly influence the manner in which the research is undertaken and, ultimately, the manner in which the research findings are interpreted and presented." In this regard for this study a positivist philosophy would be most appropriate. Positivism emphasises objective observation and measurement, and a closed-ended questionnaire would provide quantitative data that can be analysed using statistical methods.

Bryman (2015) and Creswell (2014) concur that a “positivist research philosophy is based on the assumption that the world exists independently of our perception of it and can be objectively measured”. A positivist approach would be appropriate for this study, as it is focused on measuring the effects of disability on entrepreneurial intention, rather than on exploring subjective experiences or interpretations. According to Creswell (2014) and Saunders (2019) the use of a closed-ended questionnaire would be consistent with a positivist approach, as it would allow for the collection of data that can be quantitatively analysed.

3.2 Research Approach

Bryman (2015, p. 36), postulates that "a descriptive study is concerned with describing the characteristics of a particular individual, setting, or group. Such studies describe 'what is' rather than 'why' or 'how.'". In this case, the researcher would describe the characteristics of the relationship between disability and entrepreneurial intention, including the relationships between the different variables.

3.3 Research Method

This method applied in this study is a survey research. According to Creswell (2014, p. 170), "survey research involves collecting data using questionnaires from a sample of respondents who represent a population. The survey is one of the most popular and well-known types of research designs". This type of research design can be used to describe the characteristics of a population, such as the characteristics of people with disabilities who have entrepreneurial intention. Survey research has several advantages, including the ability to collect a large amount of data in a relatively short amount of time, the ability to generalise findings to a larger population, and the ability to compare findings across groups.

3.4 Research Design

The research design employed in this study is quantitative and cross-sectional in nature, utilising a questionnaire with closed-ended questions as the primary data collection tool. De Wet (1997) postulates that a quantitative research design allows for the systematic collection and analysis of numerical data to examine relationships, patterns, and trends. Bryman & Bell (2019) argue that a cross-sectional survey design allows for the collection of data from a large and diverse population in a relatively short amount of time.

Polit & Beck (2017) contend that this design is well-suited for investigating the effects of disability on entrepreneurial intention as it allows for the collection of data that can be analysed statistically to identify patterns and associations. By utilising a Likert scale questionnaire, this study aims to gather quantitative data on various aspects related to entrepreneurial intention, such as personal attitudes towards entrepreneurship, self-efficacy/ perceived feasibility and cultural beliefs, and availability of resources.

3.5 Population and Sample Selection

The target population for this study is people with disabilities who have an interest in entrepreneurship in Bulawayo, Zimbabwe. The sample size for this study was determined using Cochran's formula (Cochran, 1977) at a 95% confidence level and a margin of error of 5%. According to the ZIMSTAT Census report (2022) the population of people with disabilities in Bulawayo of 8231 and 453 with albinism. It should be noted that this population includes member with severe disability, those with cognitive challenges and those below the age of consent who cannot participate in this study. In this regard a sample size of 384 respondents was derived from Cochran since the actual number of participates is not known and the population large. Cochran (1977) developed the formula to calculate a sample size of a large population whose degree of variability is not known.

To calculate a representative sample for sample proportions:

$$n = \frac{z^2 pq}{e^2}$$

Where, *n* is the sample size, *z* is the selected critical value of desired confidence level, *p* is the estimated proportion of an attribute that is present in the population, *q = 1-p* and e is the desired level of precision. Therefore to calculate a sample size for a large population whose degree of variability is not known? Assuming the maximum variability, which is equal to 50% (p=0.5) and taking 95% confidence level with +/-5% precision, the calculation for required sample size will be as follows:

p = 0.5 and hence q = 1-0.5 = 0.5; e = 0.05; z = 1.96

So, n = $\frac{(1.96)^2(0.5)(0.5)}{(0.05)^2}$ = 384.16 = **384**

3.6 Sampling Method Used

The target population for this study consists of individuals with disabilities in Bulawayo Metropolitan. Due to the specific focus on the effects of disability on entrepreneurial intention, a purposive sampling technique was employed to select participants who have experience or knowledge related to entrepreneurship and can provide valuable insights into the research topic.

The purposive sampling technique allows for the intentional selection of participants who possess the characteristics or qualities that align with the research objectives. In this case, individuals with disabilities who have engaged in entrepreneurial activities or have expressed an intention to start their own business will be targeted for inclusion in the study.

To ensure a diverse representation of experiences and perspectives, efforts will be made to include participants from different age groups, genders, educational backgrounds, and types of disabilities. This will help capture a comprehensive understanding of the effects of disability on entrepreneurial intention across various demographic and contextual factors.

It is important to note that the findings of this study may not be generalisable to the entire population of individuals with disabilities in Bulawayo Metropolitan. However, the focus on in-depth exploration and understanding of the experiences and perspectives of the selected participants will provide valuable insights into the effects of disability on entrepreneurial intention within this specific context. Participants were recruited through disability organisations, social media groups, and word of mouth.

3.7 Data Collection Instrument

Closed-ended Questionnaire

The data collection instrument used in this study is a questionnaire consisting of closed-ended questions. The questionnaire was specifically designed to gather information on the effects of disability on entrepreneurial intention among individuals with disabilities in Bulawayo Metropolitan.

According to Creswell (2014) the questionnaire is perhaps, the most used and the most abused survey instrument. He further argued that, too often, it is used to provide a pooling of ignorance in situations where only an experimental method can provide a meaningful answer. The questionnaire includes a series of structured questions that cover various aspects related to entrepreneurial intention and its relationship with disability. The questions are designed to capture participants' attitudes, beliefs, and experiences regarding entrepreneurship, as well as their perceptions of barriers and resources associated with starting and running a business.

The questionnaire begins with demographic questions to gather information about participants' age, gender, educational level, and disability status. Babbie (2016) notes that these demographic variables will help provide a comprehensive understanding of the sample characteristics and their potential influence on entrepreneurial intention.

Following the demographic section, the questionnaire includes Likert-scale questions that measure participants' agreement or disagreement with specific statements related to entrepreneurship and disability. Participants are asked to rate their level of agreement on a scale ranging from "strongly agree" to "strongly disagree".

Additionally, the questionnaire includes binary (yes/no) questions to gather information about participants' previous entrepreneurial experience and their confidence in their ability to start and run a successful business (PEE1a, PEE1aa).

The data collection instrument, was developed based on existing literature and underwent a validation process to ensure its reliability and validity. This involved reviewing relevant research studies, consulting experts in the field, and conducting pilot testing to refine the questionnaire and ensure its effectiveness in capturing the intended data.

3.8 Data Collection Procedure

The data collection procedure for this study involves the administration of the questionnaire to the selected participants. The procedure follows a systematic approach to ensure the collection of accurate and reliable data on the effects of disability on entrepreneurial intention among individuals with disabilities in Bulawayo Metropolitan.

3.8.1 Participant Recruitment: Participants will be recruited through purposive sampling, targeting individuals with disabilities who have experience or knowledge related to entrepreneurship. Recruitment efforts will involve reaching out to relevant organisations, support groups, and networks that cater to individuals with disabilities in Bulawayo Metropolitan. Participants will be provided with information about the study's purpose, procedures, and confidentiality measures.

3.8.2 Informed Consent: Prior to participating in the study, participants will be provided with a consent form that outlines the purpose of the study, the voluntary nature of participation, and the confidentiality of their responses. They will be given sufficient time to review the consent form, ask questions, and provide their informed consent to participate in the study. Only those who provide their consent will proceed to complete the questionnaire.

3.8.3 Questionnaire Administration: The questionnaire will be administered to participants either in person or through online platforms, depending on their preferences and accessibility. For in-person administration, a convenient and comfortable location will be arranged to ensure

privacy and minimize distractions. The researcher will be available to provide any necessary clarifications or assistance during the questionnaire completion process.

3.8.4 Data Collection: Participants will be given the questionnaire and instructed to read each question carefully and provide their responses based on their own experiences and perspectives. They will be encouraged to answer all questions honestly and to the best of their abilities. The researcher will be available to address any questions or concerns that may arise during the data collection process.

3.8.5 Confidentiality and Anonymity: Participants' confidentiality and anonymity will be strictly maintained throughout the data collection process. The questionnaire responses will be coded and stored securely, with access limited to the researcher and authorized personnel. Any identifying information collected during the study will be kept separate from the questionnaire responses to ensure anonymity.

3.8.6 Data Quality Assurance: To ensure data quality, the completed questionnaires will be carefully reviewed for completeness and accuracy. Any missing or inconsistent responses will be clarified with the participants, if possible, to ensure the integrity of the data.

3.8.7 Data Entry and Storage: The collected data will be entered into a secure electronic database or spreadsheet for further analysis. The original questionnaires will be stored securely and retained for a specified period, as per ethical guidelines and institutional policies.

The data collection procedure adheres to ethical considerations, including informed consent, confidentiality, and respect for participants' rights. By following this systematic procedure, the study aims to collect reliable and valid data on the effects of disability on entrepreneurial intention among individuals with disabilities in Bulawayo Metropolitan.

3.9 Validity and Reliability of the Questionnaire

Validity and reliability are important considerations when using a questionnaire as a research instrument. DeVellis (2017) notes that validity refers to the degree to which the questionnaire measures what it is intended to measure, while reliability refers to the consistency of results over time.

3.9.1 Validity

3.9.1.1 Content Validity: according to Creswell (2014) the questionnaire is developed based on existing literature and theoretical frameworks related to disability and entrepreneurial

intention. This process involved a thorough review of relevant research and consultation with experts in the field to ensure that the questionnaire covers the key dimensions and constructs of interest.

3.9.1.2 Face Validity: Prior to data collection, the questionnaire underwent a pilot testing phase with a small group of individuals with disabilities. According to DeVellis (2017) face validity looks at whether the questionnaire appear to measure what it is intended to measures. A researcher may choose to use a panel of experts to judge how well the instrument meets standards or use his own judgement. This allowed for feedback on the clarity, relevance, and comprehensibility of the questionnaire items. Based on the pilot testing, necessary revisions were made to enhance the face validity of the questionnaire.

3.9.1.3 Construct Validity: DeVellis (2017) propounds that the questionnaire should include items that measure specific constructs related to entrepreneurial intention, attitudes towards entrepreneurship, perceived feasibility, cultural beliefs, and resource availability. These constructs were identified based on established theories and empirical evidence in the field. The questionnaire items were designed to capture these constructs accurately and comprehensively.

3.9.2 Reliability

3.9.2.1 Test-Retest Reliability: Creswell (2014) argues that one commonly used method for assessing the reliability of a questionnaire is test-retest reliability, which involves administering the questionnaire to the same group of people twice over a period of time to determine whether the results are consistent.

3.9.2.2 Internal Consistency: DeVellis (2017) highlights that the internal consistency of the questionnaire can be assessed using measures such as Cronbach's alpha. This statistic indicates the extent to which the items within each construct of the questionnaire are interrelated and measure the same underlying concept. A high Cronbach's alpha value suggests good internal consistency.

3.9.2.3 Item Analysis: Item analysis was conducted to evaluate the performance of individual items in the questionnaire. Creswell (2014) highlights that this analysis involve examining item-to-total correlations and identifying any items that showed weak correlations with the overall construct. Items with low correlations were reviewed and, if necessary, modified or removed to improve the reliability of the questionnaire.

By ensuring content validity, face validity, and construct validity, as well as assessing test-retest reliability, internal consistency, and conducting item analysis, efforts have been made to enhance the validity and reliability of the questionnaire used in this study. These measures aim to ensure that the questionnaire accurately measures the intended constructs and produces consistent and reliable data for analysis.

3.10 Data Analysis

The data collected from the questionnaire will be analysed using appropriate statistical techniques. The data analysis process will involve several steps to derive meaningful insights and draw conclusions from the collected data.

3.10.1 Data Cleaning and Preparation: Before conducting any analysis, the collected data will be carefully reviewed and cleaned to ensure accuracy and consistency. Creswell (2014) notes that this process involves checking for missing values, outliers, and any inconsistencies in the responses. Any necessary data transformations or recoding will be performed to prepare the data for analysis.

3.10.2 Descriptive Statistics: Descriptive statistics will be used to summarise and describe the characteristics of the study participants, such as age, gender, educational level, and previous entrepreneurial experience. Bryman & Bell (2019) concurs that measures such as frequencies, percentages, means, and standard deviations should be calculated to provide a clear overview of the sample.

3.10.3 Inferential Statistics: Inferential statistics will be employed to examine the relationships and associations between variables of interest. Polit & Beck (2017) postulates that statistical tests, such as chi-square tests, t-tests, or correlation analysis, should be conducted to determine the significance of these relationships. For example, the relationship between disability and entrepreneurial intention can be examined using appropriate statistical tests.

3.10.4 Regression Analysis: Regression analysis will be conducted to explore the predictive relationship between disability and entrepreneurial intention, while controlling for other relevant factors. Multiple regression analysis can be used to identify the factors that significantly contribute to entrepreneurial intention among individuals with disabilities.

The **regression model** that best suits this study is a multiple linear regression model. This model would allow us to explore the relationships between ***multiple independent variables*** (personal attitudes towards entrepreneurship, self-efficacy, previous entrepreneurial

experience, social norms and cultural values and availability of resources) and ***the dependent variable*** (entrepreneurial intention). The best regression test for this study is one-way ANOVA, which will allow us to compare the means and standard deviations of the different groups of interest (people with disabilities and those without). Correlation analysis will be conducted to explore the relationships between the different variables.

3.10.5 Subgroup Analysis: Subgroup analysis may be performed to examine whether the effects of disability on entrepreneurial intention differ across different demographic groups or levels of disability severity. This analysis can provide insights into potential variations in entrepreneurial intention based on specific characteristics.

3.10.6 Interpretation and Discussion: The results of the data analysis will be interpreted and discussed in the context of the research objectives and existing literature. The findings will be compared to previous studies and theoretical frameworks to identify similarities, differences, and potential implications.

3.11 Ethical Considerations

According to Creswell (2014, p. 50), "Ethical issues are critical in research design because they are interwoven into all elements of the research process, from identifying the problem to disseminating the results". When it comes to research involving human subjects, it is essential to obtain informed consent from participants and to protect their confidentiality. The Belmont Report (1979) outlines three ethical principles that should be considered in research involving human subjects: respect for persons, beneficence, and justice.

With this in mind these are ethical considerations that were taken into account when conducting the study. First, informed consent should be obtained from all participants, and they should be made aware of the potential risks and benefits of participating in the study. Secondly, participants' confidentiality, dignity and anonymity will be strictly maintained throughout the data collection process. Finally, the study should be conducted with the goal of benefiting the society as a whole.

3.12 Justification of the Research Methods, Procedures and Techniques.

The **positivist research philosophy** was chosen for this study because it is concerned with gathering data and objective facts, and it is well-appropriate for the goal of describing the characteristics of the population under study. Creswell (2014) notes that positivism has a strong emphasis on validity and reliability which is important for this study.

The **descriptive approach** was selected to provide a detailed description of the relationships between the variables under study, without making any casual inferences.

A **survey research method** using a questionnaire with closed-ended questions is an appropriate method for studying the effects of disability on entrepreneurial intention because of its efficiency and ability to collect large amounts of data in a relatively short period of time. Babbie (2016) alludes that closed-ended questions are questions that offer specific answer options, and respondents choose from among the available options. A questionnaire with closed-ended questions is a more structured approach than semi-structured interviews, which can help ensure consistency in data collection.

Creswell (2014) notes that another advantage of using a questionnaire with closed-ended questions is that it allows for standardized data collection, which increases the reliability of the data collected. This can help to gather comparable data across the study population, which is essential in comparing differences in entrepreneurial intentions between disabled and non-disabled individuals.

Participate recruitment: This method was chosen because it is an efficient way to recruit participants who have the characteristics that are of interest to the study. In this study only people with the following disabilities will be allowed to participate; physical disability, visual impairment, hearing and speech impairments and albinism.

Informed consent: This is a standard procedure for research involving human subjects, and it is important to ensure that participants are fully informed about the study and their rights as participants.

Questionnaire administration: This method was chosen to accommodate different participants' preferences and to increase the likelihood of participation.

Data collection: This method was chosen to ensure that the data collected is accurate and valid.

Confidentiality and anonymity: This is an important ethical consideration, and it was included in the study to protect the privacy of the participants.

Data quality assurance: This is a standard procedure for ensuring the quality of the data collected. The questionnaires which does not fit the laid down instructions shall be excluded for the study.

Data entry and storage: This method was chosen for its efficiency and ease of use. It will also allow for the data to be stored securely and to be easily accessed for further analysis.

All of these procedures and methods were chosen in order to ensure the integrity and quality of the data collected, while also respecting the rights and privacy of the participants.

3.13 Summary

The research design adopted for this study is quantitative and cross-sectional in nature, utilising a questionnaire as the primary data collection tool. The questionnaire consists of closed-ended questions designed to capture participants' attitudes, beliefs, and experiences related to disability and entrepreneurial intention. The sampling technique employed is purposive sampling, targeting individuals with disabilities who have engaged in entrepreneurial activities or expressed an intention to start their own business. The sample size will be determined based on data saturation, ensuring a sufficient number of participants to provide rich and meaningful insights into the research topic. The data collection procedure involves obtaining informed consent from participants and administering the questionnaire either in person or through online platforms. Ethical considerations, such as confidentiality and respect for participants' rights, will be strictly adhered to throughout the data collection process. Data analysis will involve descriptive statistics to summarise the characteristics of the sample, inferential statistics to examine relationships and associations between variables, and regression analysis to explore the predictive relationship between disability and entrepreneurial intention. Subgroup analysis may also be conducted to examine variations in entrepreneurial intention across different demographic groups or levels of disability severity. The ethical considerations applied in this study where discussed and a justification of the research methods, procedures and techniques was provided. The subsequent chapter of this research study will present and discuss the results of the data analysis, providing a deeper understanding of the effects of disability on entrepreneurial intention in the context of Bulawayo, Zimbabwe.

CHAPTER 4

DATA PRESENTATION, ANALYSIS AND DISCUSSION

4.0 Introduction

This chapter focuses on the analysis and interpretation of the questionnaire. Data analysis and interpretation of data are closely related. Proctor (2000:273) proposes that in data analysis, the collected data is broken up into groups or elements which the researcher examines separately, and translates into immediate results. In interpretation, the immediate results will be translated into integrated and meaningful general references and findings. The findings must be relevant to the objectives of the research. If both data analysis and interpretation are not carried out properly, the success of the study cannot be assured.

4.1 Response Rate of the Questionnaire

A total of three hundred and eighty four (384) questionnaires were distributed to respondents with physical disability, visual impairments, hearing and speech impairments and albinism in Bulawayo Metropolitan, Zimbabwe. The researcher managed to retrieve three hundred and ten (310) which translates to a response rate of 80.73% which warranties the validity and reliability of the research findings.

Table 4.1: Response rate – Questionnaire

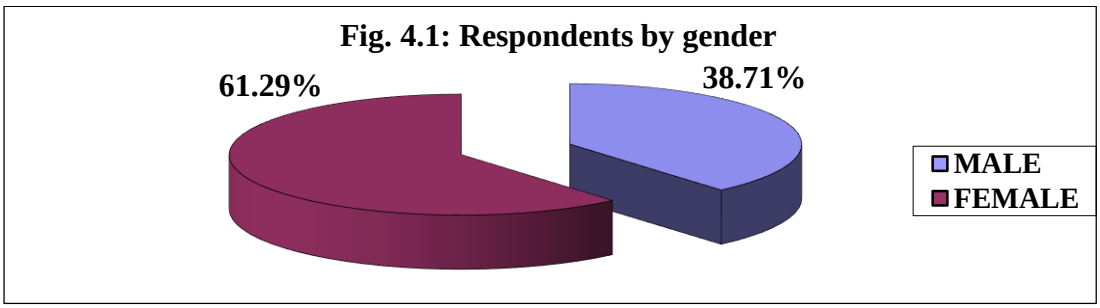
Questionnaire administered	Questionnaires retrieved	Response rate (%)
384	310	**80.73%**

4.2 Biographical Data

4.2.1 Respondents by Gender

The information on gender of respondents is statistically portrayed in a pie chart in fig. 4.1 below:

Fig. 4.1: Respondents by gender

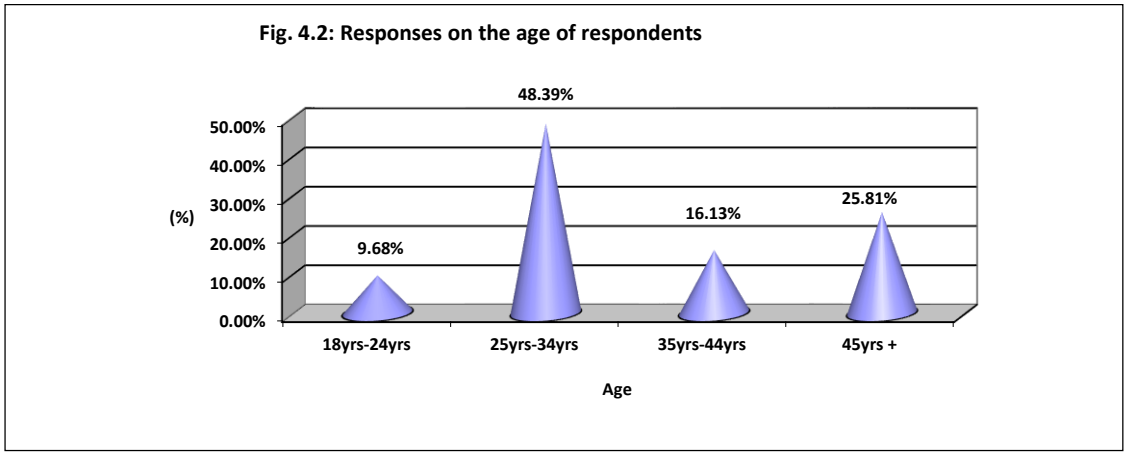


Source: Raw data

From fig. 4.1 above 61% of the respondents in this study are female, while 39% are male.

4.2.2 Age of respondents

The information in the age of respondents is statistically presented in fig. 4.2 below:



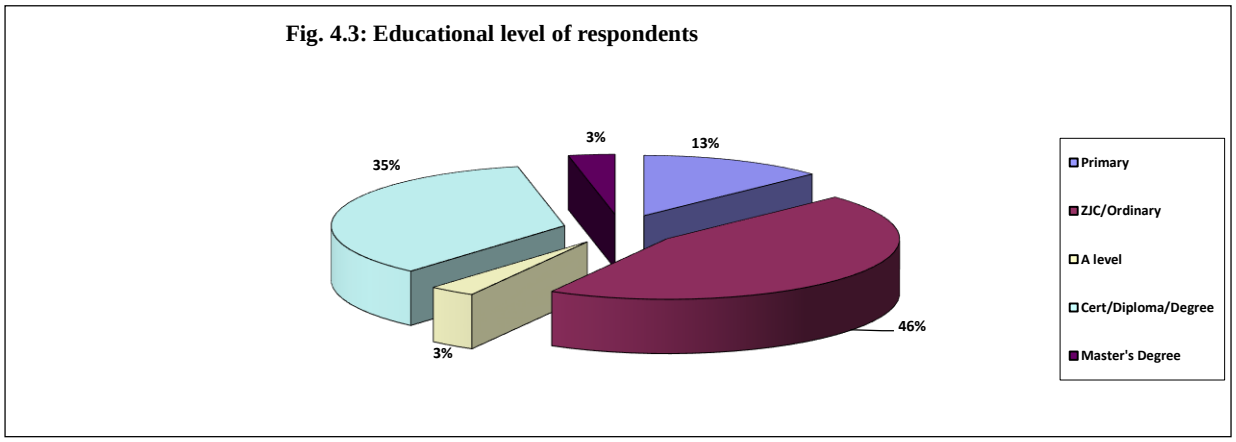
Source: Raw data

About 10% (9.68%) of the respondents are within the age group of 18 to 30 years, whilst 48.39% are between the ages of 25 to 34 years. 16.13% of the respondents are between the ages of 35 to 44 years and lastly 25.81% are 45 years and above.

4.2.3 Education level of respondents

Respondents had different educational levels ranging from primary level up to Master Degree level as shown in fig. 4.3 below:

Fig. 4.3 Respondents' educational levels



Source: Raw data

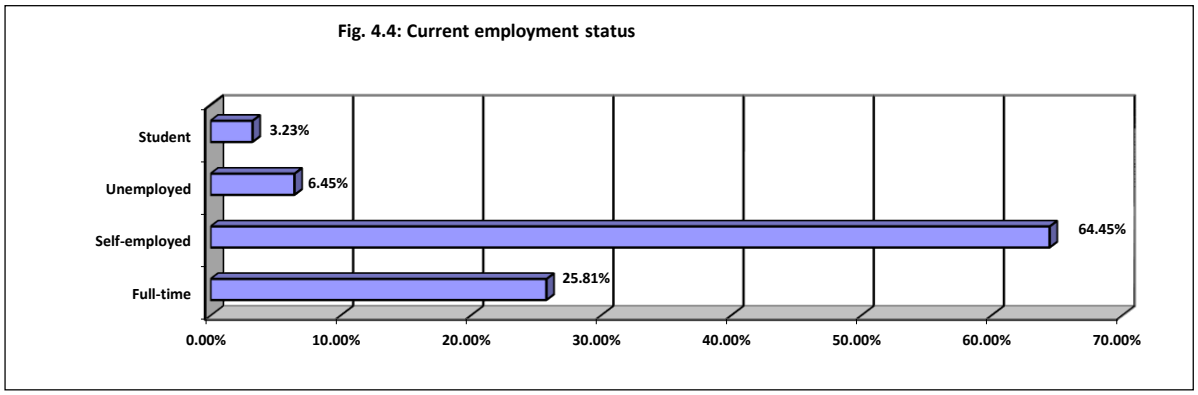
The majority of participates are did not proceed beyond primary and ordinary level of education. At this level 13% ended and primary level and 46% did not go beyond ZJC/ordinary

level, this loosely translates that 59% of participate did not go beyond Ordinary level. 3% completed their A level, 35% holds various certificates, diplomas and degrees from various training institutions, colleges and universities across the country. The last 3% is constituted by the academic high achievers of the group and have attained a master's degree.

4.2.4 Current employments status of respondents

Information on the current employment status of the respondents is provided in fig 4.4 below:

Fig. 4.4: Respondents current employment status



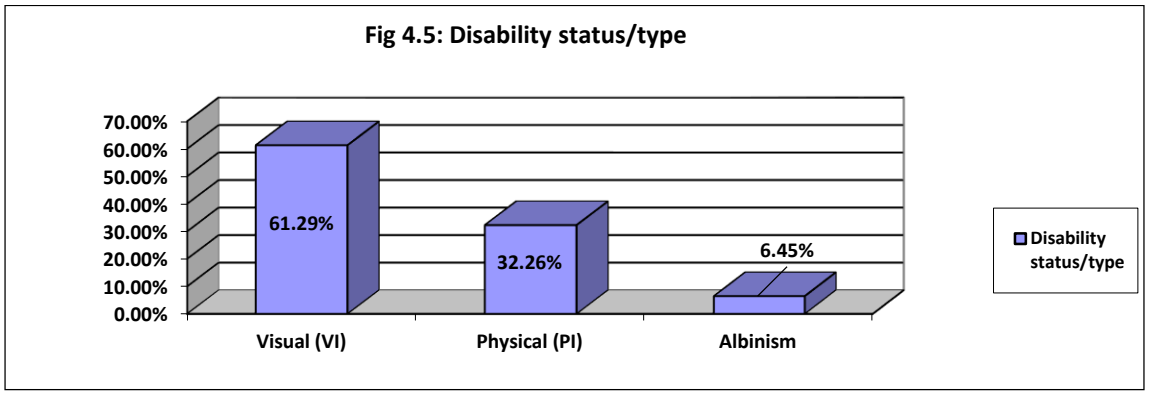
Source: Raw data

The majority of participates, that is 64.45%, in the study are self-employed as street vendors. 25.81% of participates are employed full time, 6.45% are totally unemployed and 3.23% are students.

4.2.5 Disability status of respondents

Information on the disability status/type of the respondents is highlighted in fig. 4.5 below.

Fig 4.5: Respondents disability status/type



Source: Raw data

The majority of participates had visual impairments (VI) and constituted 61.29% of the total participates. Those with physical impairments (PI) constituted 32.26%, whilst those with albinism constituted 6.45%. It should be noted that the research was supposed to consider those with hearing and speech impairments but because an expert in sign language could not be incorporated for financial reasons responses from this group was never collected and considered.

4.3 Descriptive Frequency Table

Table 4.2: Interval Scale

Likert Scale	Interval	Difference	Description
1	1.00 – 1.79	0.79	Strongly Agree
2	1.80 – 2.59	0.79	Agree
3	2.60 – 3.39	0.79	Neutral
4	3.40 – 4.19	0.79	Disagree
5	4.20 – 5.00	0.79	Strongly Disagree

Source: Questionnaire appendix (ii).

Table 4.2 above provides the description of the likert scale for this study with 1 representing strongly agree, 2 = agree, 3 = neutral/indecisive, 4 = disagree and 5 = strongly disagree. This interval scale makes it easy to interpret and analyse the data obtained in this study.

Table 4.3: Reliability statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.851	.880	6

Source: SPSS diagrams

The questionnaires were coded, analysed and tested for reliability and validity of instrument. Test were conducted using the Cronbach's alpha to check for the reliability of the survey questionnaire. A figure of 0.851 as in table 4.3 above indicated that the instrument is very reliable and good for further analysis.

Table 4.4: Descriptive frequency table

	N	Minimum	Maximum	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
EI1	310	1	3	1.39	.750	1.538	.138	.561	.276
EI2	310	1	1	1.00	.000	.	.	.	.
EI3	310	1	2	1.06	.246	3.563	.138	10.761	.276
EI4	310	1	1	1.00	.000	.	.	.	.
EI	310	1.00	1.75	1.1137	.22794	1.811	.138	1.852	.276
PATE1	310	1	2	1.16	.368	1.851	.138	1.435	.276
PATE2	310	1	1	1.00	.000	.	.	.	.
PATE3	310	1	1	1.00	.000	.	.	.	.
PATE4	310	1	1	1.00	.000	.	.	.	.
PATE	310	1.00	1.25	1.0403	.09210	1.851	.138	1.435	.276
SE/PF1	310	1	1	1.00	.000	.	.	.	.
SE/PF2	310	1	1	1.00	.000	.	.	.	.
SE/PF3	310	1	1	1.00	.000	.	.	.	.
SE/PF4	310	1	5	3.36	1.841	-.283	.138	-1.834	.276
SE/PF	310	1.00	2.00	1.5895	.46024	-.283	.138	-1.834	.276
PEE1a	310	1	2	1.10	.296	2.741	.138	5.549	.276
PEE1aa	280	1	3	2.71	.462	-1.044	.146	-.613	.290
PEE1b	31	1	1	1.00	.000	.	.	.	.
PEE1bb	31	1	3	2.94	.359	-5.568	.421	31.000	.821
PEE2a	310	1	2	1.74	.438	-1.111	.138	-.770	.276
PEE2b	80	1	2	1.38	.487	.526	.269	-1.768	.532
PEE	310	1.00	2.00	1.8298	.29607	-1.263	.138	-.212	.276
SNVC1	310	1	1	1.00	.000	.	.	.	.
SNVC2	310	1	5	3.58	1.702	-.595	.138	-1.362	.276
SNVC3	310	1	2	1.16	.368	1.851	.138	1.435	.276
SNVC4	310	1	1	1.00	.000	.	.	.	.
SNCV	310	1.00	2.25	1.6855	.46724	-.429	.138	-1.369	.276
AoR1	310	5	5	5.00	.000	.	.	.	.
AoR2	310	4	5	4.48	.501	.065	.138	-2.009	.276
AoR3	310	2	5	3.32	.998	.694	.138	-.663	.276
AoR4	310	5	5	5.00	.000	.	.	.	.
AoR	310	4.00	5.00	4.4516	.34498	.501	.138	-1.009	.276
Valid N (listwise)	1								

Source: SPSS diagrams

Table 4.4 above provides the frequency table of all the variables and their individual score means, standard deviations, skewness and kurtosis. As it can be seen N = 310 and when doing

the interpretation and analysis of this table take note of table 4.2 which provides the likert scale interval scale of this study. As we can see from the table above a lot of the respondents have very strong entrepreneurial intention (EI) represented by EI of 1.1137 thus most of them responded “strongly agree” to EI variable. PATE2-4 all the respondents strongly agree with the variables with a mean value of 1, and overall the mean value is 1.0403 indicating a very strong agreement to the tested PATE variables. On PEE on average the respondents just agreed with the variable and mixed responses is evident with a PEE of 1.8298. The AoR variable the majority of the respondents responded “strongly disagree” which indicates the respondents have critical shortage of the necessary resources to push their business initiatives forward with success.

4.4 Results of Linear Regression Model

Table 4.5: Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.548	.522		-1.049	.295
	PATE	2.155	.124	.871	17.333	.000
	SE/PF	.051	.069	.103	.737	.462
	PEE	-.056	.062	-.072	-.889	.374
	SNCV	-.046	.111	-.095	-.415	.679
	AoR	-.108	.078	-.164	-1.397	.163

Source: SPSS diagram

The coefficients table 4.5 displays the beta values (standardized coefficients) for each predictor variable:

- Constant: The constant term is -0.548, representing the estimated EI when all predictor variables are zero.
- PATE: The beta value is 0.871, indicating that a one-unit increase in PATE is associated with an estimated increase in EI by 2.155 units and the effect of PATE on EI is positive.
- SE/PF: The beta value is 0.103, suggesting that a one-unit increase in SE/PF is associated with a smaller increase in EI by 0.051 units, thus, the effect of SE/PF on EI is positive.

- PEE: The beta value is -0.072, implying that a one-unit increase in PEE is associated with a decrease in EI by 0.056 units and the effect of PEE on EI is negative.
- SNCV: The beta value is -0.095, suggesting that a one-unit increase in SNCV is associated with a decrease in EI by 0.046 units. Thus the effect of SNCV on EI is negative.
- AoR: The beta value is -0.164, indicating that a one-unit increase in AoR is associated with a decrease in EI by 0.108 units. Thereby, the effect of AoR on EI is negative.

Therefore based on the information in table 4.7 above, here is the **Linear Regression Model**:

EI = (-0.548) + 2.155(PATE) + 0.051(SE/PF) – 0.056(PEE) – 0.046(SNCV) – 0.108(AoR)

Table 4.6: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.942[a]	.886	.885	.07743

Source: SPSS diagrams

Table 4.6 above provides the summary of the linear regression model used. Below is an explanation of the figures above:

- **R:** The coefficient of determination (R) indicates the proportion of variance in the dependent variable (EI) that can be explained by the independent variables. In this case, R is 0.942, suggesting a strong relationship between the predictors and the dependent variable.
- **R Square:** The R-squared value (0.886) represents the proportion of variance in the dependent variable that can be accounted for by the independent variables. It indicates that approximately 88.6% of the variability in EI can be explained by the predictors.
- **Adjusted R Square:** The adjusted R-squared value (0.885) adjusts for the number of predictors and sample size, providing a more reliable estimate of the model's explanatory power.
- **Std. Error of the Estimate:** This value (0.07743) represents the average distance between the observed values and the predicted values of the dependent variable.

Table 4.7: ANOVA (Analysis of Variance)

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	14.231	5	2.846	474.689	.000[b]
	Residual	1.823	304	.006		
	Total	16.054	309			

Source: SPSS diagrams

The ANOVA table 4.7 provides information about the overall significance of the regression model.

- The "Sum of Squares" column shows the amount of variability in the dependent variable explained by the regression model (14.231) and the remaining unexplained variability (1.823).
- The "df" column represents the degrees of freedom, which indicate the number of independent pieces of information available for estimating the population parameters.
- The "Mean Square" column shows the sum of squares divided by the degrees of freedom, providing a measure of the average amount of variability.
- The "F" value (74.689) is the ratio of the mean square for the regression model to the mean square for the residuals. It tests the overall significance of the regression model.
- The "Sig." value (0.000) represents the p-value associated with the F statistic. In this case, it is less than 0.05, indicating that the regression model is statistically significant.

Table 4.8: Residual statistics

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	.9872	1.6000	1.1137	.21461	310
Residual	-.10000	.20435	.00000	.07681	310
Std. Predicted Value	-.589	2.266	.000	1.000	310
Std. Residual	-1.291	2.639	.000	.992	310

Source: SPSS diagrams

In the residuals statistics table 4.8, the values represent various statistics related to the residuals, which are the differences between the observed values and the predicted values of the dependent variable (EI). The following are interpretation of each statistic:

- Minimum: The minimum value of the residuals is -0.10000. This indicates that the smallest difference between the observed and predicted values of EI is -0.10000.

- Maximum: The maximum value of the residuals is 0.20435. This suggests that the largest difference between the observed and predicted values of EI is 0.20435.
- Mean: The mean of the residuals is 0.00000, indicating that, on average, the predicted values of EI are very close to the observed values. The residuals sum up to approximately zero, indicating that the model is unbiased in its predictions.
- Std. Deviation: The standard deviation of the residuals is 0.07681. This represents the average amount of dispersion or variability in the residuals around the mean. It provides a measure of how closely the predicted values cluster around the observed values.

The residuals can take both positive and negative values. Positive residuals indicate that the predicted values of EI are lower than the observed values, while negative residuals indicate that the predicted values are higher than the observed values. The magnitude of the residuals represents the distance between the predicted and observed values, with larger values indicating larger discrepancies.

4.5 The Effects of Disability on Entrepreneurial Intention

Table 4.9: Correlations of Variables

			EI	PATE	SE/PF	PEE	SNCV	AoR	
Spearman's rho	EI	Correlation Coefficient	1.000	.867**	.470**	.315**	.687**	-.690**	
		Sig. (2-tailed)	.	.000	.000	.000	.000	.000	
		N	310	310	310	310	310	310	
	PATE	Correlation Coefficient	.867**	1.000	.382**	.256**	.667**	-.661**	
		Sig. (2-tailed)	.000	.	.000	.000	.000	.000	
		N	310	310	310	310	310	310	
	SE/PF	Correlation Coefficient	.470**	.382**	1.000	.802**	.932**	-.908**	
		Sig. (2-tailed)	.000	.000	.	.000	.000	.000	
		N	310	310	310	310	310	310	
	PEE	Correlation Coefficient	.315**	.256**	.802**	1.000	.785**	-.784**	
		Sig. (2-tailed)	.000	.000	.000	.	.000	.000	
		N	310	310	310	310	310	310	
	SNCV	Correlation Coefficient	.687**	.667**	.932**	.785**	1.000	-.980**	
		Sig. (2-tailed)	.000	.000	.000	.000	.	.000	
		N	310	310	310	310	310	310	
	AoR	Correlation Coefficient	-.690**	-.661**	-.908**	-.784**	-.980**		1.000
		Sig. (2-tailed)	.000	.000	.000	.000	.000		.
		N	310	310	310	310	310	310	

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

Source: SPSS diagrams

Table 4.9 provides correlation coefficients and their significance levels for various variables. Here is the interpretation of correlations of the selected variables:

i. Correlation between EI and PATE: The correlation coefficient is 0.867, which indicates a strong positive correlation between these two variables. The correlation is statistically significant at the 0.01 level (2-tailed).
ii. Correlation between EI and SE/PF: The correlation coefficient is 0.470, indicating a moderate positive correlation between these variables. The correlation is statistically significant at the 0.01 level (2-tailed).
iii. Correlation between EI and PEE: The correlation coefficient is 0.315, suggesting a weak positive correlation between these variables. The correlation is statistically significant at the 0.01 level (2-tailed).
iv. Correlation between EI and SNCV: The correlation coefficient is 0.687, indicating a moderate positive correlation between these variables. The correlation is statistically significant at the 0.01 level (2-tailed).
v. Correlation between EI and AoR: The correlation coefficient is - 0.690, suggesting a moderate negative correlation between these variables. The correlation is statistically significant at the 0.01 level (2-tailed).

4.5.1 Effects of Personal Attitudes towards Entrepreneurship (PATE) on Entrepreneurial Intention

H1: They is no effect between personal attitudes towards entrepreneurship and entrepreneurial intention.

As is highlighted in table 4.8 above it can be seen that in PATE1 they was 2 response to the question with most of the respondents responding “strongly agree” with a mean of 1.16. Likewise, the majority of respondents responded strongly agree to PATE2-4 and this is supported by the average mean score of these 3 variables which is 1 which is strongly agree on the interval scale provided in table 4.7. Therefore, with the overall mean score of 1.0403 respondents had a very positive attitude towards entrepreneurship. The most common response therefore is “strongly agree”. So based on the responses to this variable, it appears that people with disabilities who have a positive attitude towards entrepreneurship are more likely to have a higher level of entrepreneurial intention. In this regard PATE seems to have a direct positive relationship with EI. Therefore, from table 4.5, the effect of PATE on EI is positive.

4.5.2 Effect of Self-Efficacy/Perceived Feasibility (SE/PF) on Entrepreneurial Intention

H2: They is no effect between self-efficacy/perceived feasibility and entrepreneurial intention.

The SE/PF average mean score for SE/PF1-3 is 1 and one response was provided by all the 310 response, thus, the respondents strongly agreed with the questions posed to them.SE/PF4's responses was all over the place with respondents undecided on their response which is evidenced by the 3.36 mean scores. Overall, with a SE/PF mean average score of 1.5895, it means that on average participates have high level of self-efficacy. In this light, it seems that people with disabilities who have a higher level of self-efficacy and perceive that starting a business as feasible are more likely to have a higher level of entrepreneurial intention. SE/PF also seems to have a direct and positive relationship with EI. This implies that from table 4.5 the effect of SE/PF on EI is positive.

4.5.3 Effects of Previous Entrepreneurial Experience (PEE) on Entrepreneurial Intention

H3: They is no effect between previous entrepreneurial experience and entrepreneurial intention.

PEE is having mixed responses from respondents. PEE1a's mean is 1.10 meaning that the majority of the respondents agreed they have started a business before and most have not received formal training or education related to entrepreneurship (PEE2a). However, those who have started a business before seem to have had mixed levels of success (PEE1aa) as supported by mean score of 2.71 which is an indecisive response. In this regard, it seems that people with disabilities who have previous entrepreneurial experience are more likely to have a higher level of entrepreneurial intention. That is, PEE with a mean score of 1.8298 seems to have a direct and positive relationship with EI. Therefore, as observed in table 4.5 the effect of PEE on EI is negative.

4.5.4 Effects of Social Norms and Cultural Values (SN&CV) on Entrepreneurial Intention

H4: They is no effect between social norms and cultural values and entrepreneurial intention.

The mean score for "do people in your community value entrepreneurship?" (SNCV1) is 1 which means that all participants believe that their communities highly value entrepreneurship. SNCV2 shows mixed response with a mean score of 3.58 meaning the majority of respondents disagreed with SNC2. All respondents "strongly agreed" with SNCV4. With this in mind, it

appears that people with disabilities who are surrounded by people who support entrepreneurship are more likely to have a higher level of entrepreneurial intention. This is likely because social norms and cultural values can provide a sense of encouragement and support that can be motivating. SNCV with an overall mean score of 1.6855 have an indirect positive relationship with EI. This implies that the effect of SNCV on EI is negative.

4.5.5 Effects of Availability of Resources (AoR) on Entrepreneurial Intention

H5: They is no effect between availability of resources and entrepreneurial intention.

It is very evident from the responses that they are some significant barriers to entrepreneurship for people with disabilities particularly financial capital (AoR1 with a mean score of 5), training and education (AoR2 with a mean score of 4.48) and market opportunities (AoR3 with a mean score of 3.32). All respondents have not yet accessed any government-sponsored programs or initiatives related to entrepreneurship directly (AoR4 with a mean score of 5). Based on the data, it seems that people that have access to resources like capital, knowledge and network are more likely to have a higher level of entrepreneurial intention. With an average AoR mean score of 4.4516 it seems to have indirect and positive relationship with EI. Thus, the effect of AoR on EI is negative.

4.6 Discussion of Findings

i. Personal attitudes towards entrepreneurship and entrepreneurial intention:

The findings suggest that individuals with disabilities in Bulawayo, Zimbabwe have a very positive attitude towards entrepreneurship, with the majority responding "strongly agree" to the questions related to personal attitudes.

Linan and Chen (2009) contends that this aligns with previous research that has shown a positive relationship between personal attitudes towards entrepreneurship and entrepreneurial intention. Munene and Johnmark (2016) found that PATE is positively related (B= 3.27, $p<0.01$) to EI. The findings is further supported by scholars like Inegbenebor and Ogunrin (2010), Brannback and Carsrud (2009) and Xavier et al among others which highlighted a very strong influence of attitude on intention. Individuals who have a positive attitude towards entrepreneurship are more likely to have a higher level of entrepreneurial intention.

ii. Self-efficacy/perceived feasibility and entrepreneurial intention:

The finding indicate that participants have a high level of self-efficacy and perceive starting a business as feasible. The findings indicated a direct and positive relationship on self-efficacy and perceived feasibility with EI.

This is consistent with previous research that has found a positive association between self-efficacy, perceived feasibility, and entrepreneurial intention. Munene and Johnmark (2016), Kuehn (2008), Shane (2003) and Ajzen (2002) concur that they is a direct effect of self-efficacy on entrepreneurial intention of disabled individuals. Higher levels of self-efficacy and perceived feasibility are likely to be positively related to entrepreneurial intention among individuals with disabilities.

iii. Previous entrepreneurial experience and entrepreneurial intention:

The findings suggest that individuals with previous entrepreneurial experience are more likely to have a higher level of entrepreneurial intention. Linan and Santos (2007) notes that this aligns with previous research that has shown a positive relationship between previous entrepreneurial experience and entrepreneurial intention. Having prior entrepreneurial experience may contribute to individuals' confidence and motivation to pursue entrepreneurship.

iv. Social norms and cultural values and entrepreneurial intention:

The findings indicate that individuals with disabilities perceive that their communities highly value entrepreneurship, which may have a positive influence on their entrepreneurial intention. This aligns with previous research Krueger et al (2000) and Linan and Chen (2009) that has demonstrated the significance of social norms and cultural values in shaping entrepreneurial intention. These researches found out that they is a significant relationship between subject norms of respondents and their entrepreneurial intention. Surrounding one’s self with supportive individuals and communities can provide encouragement and support, enhancing entrepreneurial intention.

v. Availability of resources and entrepreneurial intention:

The findings suggest that individuals with disabilities face significant barriers to entrepreneurship, particularly in terms of financial capital, training and education, and market opportunities.

This is consistent with previous studies according to Scherer et al (2010) have highlighted the limited access to resources as a challenge for entrepreneurs with disabilities. Access to resources, such as capital, knowledge, and networks, is crucial for fostering entrepreneurial intention among individuals with disabilities.

4.7 Hypotheses Testing

To test the hypotheses and determine whether to accept or reject them, a series of correlation (**table 4.9**) tests was conducted between the independent variables (PATE, SE/PF, PEE, SNCV, and AoR) and the dependent variable (EI). These correlation coefficients and their significance values can be used to evaluate the strength and significance of the relationships.

H1: They is no effect between PATE and EI

- The correlation coefficient between AVERAGE PATE and AVERAGE EI is 0.867.
- The significance value associated with this correlation coefficient is less than 0.001 ($p < 0.001$).
- Decision: **Reject H1**. There is a very significant positive effect between PATE and EI.

H2: They is no effect between SE/PF and EI

- The correlation coefficient between AVERAGE SE/PF and AVERAGE EI is 0.470.
- The significance value associated with this correlation coefficient is less than 0.001 ($p < 0.001$).
- Decision: **Reject H2**. There is a significant positive effect between SE/PF and EI.

H3: They is no effect between PEE and EI

- The correlation coefficient between AVERAGE PEE and AVERAGE EI is 0.315.
- The significance value associated with this correlation coefficient is less than 0.001 ($p < 0.001$).
- Decision: **Reject H3**. There is a positive effect between PEE and EI.

H4: They is no effect between SNCV and EI

- The correlation coefficient between AVERAGE SNCV and AVERAGE EI is 0.687.

- The significance value associated with this correlation coefficient is less than 0.001 ($p < 0.001$).
- Decision: **Reject H4**. There is a significant positive effect between SNCV and EI.

H5: They is no effect between AoR and EI

- The correlation coefficient between AVERAGE AoR and AVERAGE EI is - 0.690.
- The significance value associated with this correlation coefficient is less than 0.001 ($p < 0.001$).
- Decision: **Reject H5**. There is a significant negative effect between AoR and EI.

Therefore, based on the provided correlation coefficients and their significance values, we reject all of the null hypotheses (H1, H2, H3, H4, and H5). There is evidence to suggest that there are significant positive effects between all the independent variables (PATE, SE/PF, PEE, SNCV, and AoR) and the dependent variable (EI) in the given study.

4.8 Chapter Summary

The chapter looked at the presentations and analysis of data. The biographical data was analysed though various tables and presented on various charts for visualisation purposes. The SPSS was the statistical tool used to analyse the data determine the relationships between entrepreneurial intention and the independent variables (PATE, SE/PF, PEE, SNCV and AoR). The analysis was used to test and prove the hypotheses of the study. The research findings suggest that they is an effect of disability on EI. However, it should be noted that the effect which some variables is an indirect effect. The next chapter will look into the summary, conclusions and recommendations of the study.

CHAPTER 5

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.0 Introduction

This chapter presents the summary of the research study, conclusions, recommendations and directions for future researches. In this chapter the researcher explored the main findings of the study in relation to the research objectives, question and hypotheses. As outlined in Chapter 1 of this research, the study sought to expose the effects of disabilities on entrepreneurial intention on the disabled population of Bulawayo Metropolitan, Zimbabwe. The succeeding sections of this chapter gives the outcome of the research findings on disability and entrepreneurial intention.

5.1 Summary of the Study

The primary objective of the research study was to explore the effects of disability on entrepreneurial intention in Bulawayo Metropolitan, Zimbabwe. The effects of disability on entrepreneurial intention is not well understood, appreciated and documented in Zimbabwe. The study aims to fill the gap by investigating these effects of disability on entrepreneurial intention. Not studying about the relationship between the two variables can perpetuate stereotypes exclusion and misconceptions about people with disabilities and their ability to be successful entrepreneurs.

The study seeks to explore the effects of the five independent variables (PATE, SE/PF, PEE, SNCV AND AoR) on the dependent variable (EI). From these independent variables the research objectives where crafted and from those objectives, research questions where designed to bring out the effects on entrepreneurial intention of people with disabilities.

The study has many implications for practice and policies, that is, for inclusive economic development, equal employment opportunities, and social inclusion and to bridge the knowledge gap. Five hypotheses are to be tested and proven for each of the independent variable's relationship with entrepreneurial intention. Dealing with people with disabilities poses some research limitations in the form of self-report bias, social and cultural factors, limited scoped of variables and external factors among others. The study defined the key terms used in the field of disability so as to remove any confusion as these terms would be used in the study. The study is organised into five chapters so as to clearly achieve the research objectives set.

A detailed theoretical and empirical framework for the study was discussed with two main models on entrepreneurial intention by Shapero (1982) and Ajzen (1991) to which the researcher managed to come up with the study's own conceptual framework comprising EI as the dependent variable and PATE, SE/PF, PEE, SNCV and AoR as the independent variables of the study. Relevant literature on the effects of each independent variable on EI was well articulated both past and current literature.

The methods on how this research is to be conducted were discussed in detail. The study adopted a positivist research philosophy and a descriptive research approach by applying a survey research method.

The target population of the study is people with disabilities who have an interest in entrepreneurship in Bulawayo. Bulawayo has a population of disabled people of approximately 8000 and those with cognitive and severe disability are not included for this study. A sample of 384 participates was selected to represent the whole disabled population of Bulawayo using Cochran (1977) sample formula where they is a large population whose degree of variability is not known. A purposive sampling technique was applied. For data collection the researcher used a closed-ended questionnaire (likert scale) as the main tool of data collection. The questionnaire comprises of the biographical section and a section for each of the dependant and independent variable.

The data collection procedures involved the administration of the questionnaires to participants recruited from the population. Prior to participation on the study consent was seek from the participants. Participants were given the questionnaires and instructed to provide the required information in all honesty. The questionnaire were validated for reliability through various acceptable ways.

The data after collection was analysed using the appropriate statistical tools and techniques. To achieve quality results techniques such as data cleaning, descriptive statistics, regression analysis, subgroup analysis and interpretation and discussion of the results among others were utilised to achieve credible results. The research provided the ethical issues taken into consideration when carrying out this study. It should be noted that all the research methods, procedures and techniques were fully scrutinised and justified before their use in this study to achieve integrity.

5.2 Summary of Major Results

The following are some of the major results achieved by the study:

- People with disabilities who have a positive attitude towards entrepreneurship are more likely to have a high level of entrepreneurial intention. This is likely because a positive attitude can increase motivation and make someone to be more inclined taking necessary steps to state a business. PATE have a direct and positive relationship with EI.

- People with disability who have high levels of self-efficacy and perceive venturing in entrepreneurship as feasible are more likely to have a higher level of entrepreneurial intention. This can be attributed to them feeling confident in their own ability to start and run a successful business. SE/PF have a direct and positive relationship with EI.

- People with disability who have previous business and entrepreneurial experience are more likely to have a higher level of entrepreneurial intention. Evidence supports that prior experience can provide valuable knowledge and skillsets that can be used to start a new venture. PEE have a direct and positive relationship with EI.

- People with disabilities who are surrounded by a community and people that supports entrepreneurship are more likely to have a higher level of entrepreneurial intention. Social norms and cultural values can provide a sense of encouragement and support that can be motivating. SNCV have an indirect and positive relationship with EI.

- People with disability who have access to financial capital, education and training and government initiatives among others are more likely to have a higher level of entrepreneurial intention. This is because with sufficient and necessary resources it is much easier to start and run a business successfully. AoR have an indirect and negative relationship with EI.

- Disability does not have a direct effect on EI. However, it is important to appreciate and note that disability does have an indirect effect on EI through the other variables. For example, disability can affect PATE, which in turn affect EI. Disability can also affect SE/PF, which in turn can affect EI. So while disability may not have a direct effect on EI, it does have an effect only it’s an indirect effect.

5.3 Conclusions

From the research findings, several conclusions can be drawn from the effects of disability on entrepreneurial intention. The conclusion drawn are:

- **PATE:** This variable have a very significant positive effect on entrepreneurial intention (EI) among individuals with disabilities in Bulawayo, Zimbabwe. This suggests that individuals' personal attitudes towards entrepreneurship play a crucial role in shaping their intention to engage in entrepreneurial activities, despite their disabilities.in this regard H_o was rejected and it can be concluded that they is a very significant positive effect between PATE and EI.

- **SE/PF:** This variable has a positive effect on entrepreneurial intention (EI) among individuals with disabilities in Bulawayo, Zimbabwe. This implies that individuals' belief in their own capabilities and the feasibility of starting and running a business positively influences their intention to become entrepreneurs, even in the context of disabilities. Thus, H_o was rejected since the findings actually proved they is actually a positive effect between SE/PF and EI.

- **PEE:** It has a positive effect on entrepreneurial intention (EI) among individuals with disabilities in Bulawayo, Zimbabwe. This indicates that individuals who have prior exposure to entrepreneurial activities are more likely to have a stronger intention to pursue entrepreneurship, despite their disabilities. In this view, H_o was rejected and it was realised that they is a positive effect between PEE and EI.

- **SNCV:** Have a moderate significant and positive effect on entrepreneurial intention (EI) among individuals with disabilities in Bulawayo, Zimbabwe. This suggests that societal expectations, norms, and cultural values related to entrepreneurship can positively influence the intention of individuals with disabilities to engage in entrepreneurial endeavours. H_o was rejected a conclusion was drawn that they is a moderate significant and positive effect between SNCV and EI.

- **AoR:** Has a moderate significant and negative effect on entrepreneurial intention (EI) among individuals with disabilities in Bulawayo, Zimbabwe. This implies that limited access to resources, such as financial capital, networks, and support services, may hinder the entrepreneurial intention of individuals with disabilities, despite their

positive attitudes and self-efficacy. H_o was rejected and it can be concluded that they is a moderate significant and negative effect between AoR and EI.

- **Disability and EI:** Disability has an effect on EI but that effect is indirect. Disability does have an indirect effect on EI through the other variables. To illustrate, disability does not have a direct effect on SNCV. However, disability can indirectly affect SNCV through other factors such as attitudes towards people with disabilities and government policies. For example, people with disabilities who live in societies with negative attitudes towards them may be less likely to have supportive social norms.

5.4 Recommendations

Based on the findings of the study on the effects of disability on entrepreneurial intention in Bulawayo Metropolitan, Zimbabwe, and considering the independent variables of personal attitudes towards entrepreneurship, self-efficacy/perceived feasibility, previous entrepreneurial experience, social norms and cultural values, and availability of resources, the following recommendations can be made to various stakeholders:

- **Policy Makers and Government Agencies:**
  i. **Foster inclusive policies:** Develop and implement policies that promote inclusivity and provide equal opportunities for individuals with disabilities to engage in entrepreneurship. This can include targeted programs, incentives, and support systems specifically designed to address the unique challenges faced by individuals with disabilities.
  ii. **Enhance accessibility:** Ensure that entrepreneurship-related resources, training programs, and support services are accessible to individuals with disabilities. This includes physical accessibility, as well as accessible information and communication channels.
  iii. **Facilitate financial support:** Establish financial support mechanisms, such as low-interest loans or grants, specifically tailored to individuals with disabilities who aspire to start or grow their entrepreneurial ventures.
- **Educational Institutions:**
  i. **Promote entrepreneurship education:** Integrate entrepreneurship education into the curriculum of educational institutions, including schools, colleges, and universities. This will help foster an entrepreneurial mind-set and provide

individuals with disabilities with the necessary knowledge and skills to pursue entrepreneurial endeavours.

ii. **Provide mentorship and networking opportunities:** Create mentorship programs and networking events that connect individuals with disabilities to successful entrepreneurs and industry experts. Such initiatives can inspire and guide aspiring entrepreneurs, providing them with valuable guidance and support.

- **Disability Support Organisations and NGOs:**
  i. **Offer entrepreneurship training and resources:** Develop and deliver specialised entrepreneurship training programs that cater to the unique needs and challenges of individuals with disabilities. These programs should focus on developing skills related to business planning, marketing, finance, and accessibility considerations.
  ii. **Facilitate networking and peer support:** Establish platforms and networks that facilitate peer-to-peer support and networking opportunities among individuals with disabilities who are interested in entrepreneurship. This creates a supportive community where experiences, challenges, and resources can be shared.
- **Community and Cultural Institutions:**
  i. **Raise awareness and challenge stereotypes:** Organise awareness campaigns and events that highlight the capabilities and achievements of individuals with disabilities in entrepreneurship. Challenge stereotypes and promote a positive narrative surrounding disability and entrepreneurship within the community.
  ii. **Foster an inclusive and supportive environment:** Encourage community members, including family, friends, and local leaders, to support and encourage individuals with disabilities who express an interest in entrepreneurship. This can create a nurturing environment that fosters entrepreneurial intentions and aspirations.
- **Financial Institutions and Investors:**
  i. **Develop inclusive financial products:** Collaborate with stakeholders to develop financial products and services that address the specific needs of entrepreneurs with disabilities. This can include customised loan products, flexible repayment options, and investment opportunities that support disability-inclusive entrepreneurship.
  ii. **Provide mentorship and advisory support:** Offer mentorship and advisory services to entrepreneurs with disabilities, helping them navigate the financial

aspects of starting and growing a business. This can include financial planning, access to capital, and guidance on financial management.

- **Fellow researchers:** though this one is not part of this paper's findings the researcher feels it should be addressed since I experienced it first hand in the field. Terms used in reference to people with disabilities should be addressed in our curriculums and adopted. For example:

    i. Its people with disabilities not people living with disabilities. A disability is not a living organism so it is discriminatory to "living with" as if their disability is a disease of some sort.

    ii. Refrain from addressing them as disabled people but rather people with disability since they are actually people first before their disability.

    iii. It is no longer the deaf and dumb but speech and hearing impairments.

    iv. Refrain from using the phrase people with special needs, because according to one of the respondents everyone, somewhere and somehow has his/her own special needs, so why only use it to people with disabilities only.

5.5 Areas of further research

There are opportunities for future research to investigate if the effects on entrepreneurial intention is the same across all the disability categories or each disability status group has its own unique effects. They is need for future research on people with hearing and speech impairments. This group is difficult to deal with especially you are not able to sign and you do not have the assistance of a sign interpreter. Also have discovered most people with hearing and speech impairments in the streets use "street signing" which is mostly transactional and which by far different from the official signing. Finally, this study is limited to Bulawayo, further studies is need in other provinces of Zimbabwe and in other countries of the region like, Southern African Development Community (SADC) or Africa as a whole.

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APPENDIX (i)

9 Querl Road

Kingsdale

Bulawayo

…….. 2023

Dear Sir/Madam

RE: REQUEST FOR PERMISSION TO CARRY OUT AN ACADEMIC RESEARCH

The above matter refers.

I hereby request for permission to conduct my academic research by distributing my questionnaires at your institution to your valued stakeholders to respond to, especially those with *physical, visual, speech and hearing impairments, and albinism*. The questionnaire seeks to extract information on **"The effects of disability on entrepreneurial intention. A case study of Bulawayo Metropolitan, Zimbabwe"**.

All the information obtained carrying out this study will be treated with utmost confidentiality and is to be used solely for the purpose of academic research. Your cooperation will be greatly appreciated.

For any clarity about the researcher and his research study do not hesitate to contact:

R. Magweva (PhD)-Research Supervisor-Great Zimbabwe University: +263773 003 284

M. Mutsikiwa (PhD)-Director-Graduate Business School – GZU: +263773 206 114

Yours sincerely

Chipanda Poverty Vurombo

GZU Final year MBA Student (M222978)

Cell No.: +263772 912 852 **Email: pvchipanda@gmail.com**

APPENDIX (ii)

Questionnaire for People with disabilities

This questionnaire seeks to extract information on the **"The effects of disability on entrepreneurial intention. A case study of Bulawayo Metropolitan, Zimbabwe".**

The information supplied will be treated in utmost confidentiality and used mainly for the purpose in which the study is intended as required by Great Zimbabwe University, Graduate Business School (GBS).

At most 10 minutes of your precious time is required and your honest and objective responses to the following questions will be highly appreciated and acknowledged. Please tick in the appropriate spaces provided for the responses.

Thank you for your time. For any clarity about the researcher and this research study do not hesitate to contact:

R. Magweva (PhD) – Research Supervisor-Great Zim University: +263773 003 284

M. Mutsikiwa (PhD) – Director-GBS Great Zimbabwe University: +263773 206 114

SCREENING QUESTIONS

Are you interested in starting a business in future?

Yes	
No	

Do you have any experience or knowledge related to entrepreneurship?

Yes	
No	

If your response is **YES** to any of the two questions above, please proceed to complete the rest of the questionnaire.

SECTION A: BIOGRAPHICAL DETAILS

a. Please state how old are you:

18 years to 24 years	1
25 years to 34 years	2
35 years to 44 years	3
45 years and above	4

b. Indicate your gender:

Male	1

Female	2

c. Educational level:

Primary	1
ZJC/Ordinary	2
A level	3
Certificate/Diploma/Degree	4
Master's degree	5
Doctoral degree	6

d. Current employment status:

Employed full-time	1
Employed part-time	2
Self-employed	3
Unemployed	4
Student	5
Retired	6

e. Disability status:

Yes, I have a disability	1
No, I do not have a disability	2
If **Yes**, specify ----------	

SECTION B: PERSONAL ATTITUDES TOWARDS ENTREPRENEURSHIP (PATE)

On a scale of 1 to 5 where 1= strongly agree, 2= agree, 3= neutral, 4= disagree and 5= strongly disagree. Indicate the extent to which you are in agreement with each of the following statements.

		Strongly agree → Strongly disagree				
PATE1	Being an entrepreneur implies more advantages than disadvantages to me.	1	2	3	4	5
PATE2	Starting a business is an attractive career option for me	1	2	3	4	5
PATE3	Entrepreneurs are important contributors to society	1	2	3	4	5
PATE4	I have a strong desire to start my own business	1	2	3	4	5

SECTION C: SELF-EFFICACY/PERCEIVED FEASIBILITY (SE/PF)

On a scale of 1 to 5 where 1= strongly agree, 2= agree, 3= neutral, 4= disagree and 5= strongly disagree. Indicate the extent to which you are in agreement with each of the following statements.

		Strongly agree → Strongly disagree				
SE/PF1	I am confident in my ability to start and run a successful business	1	2	3	4	5

SE/PF2	I feel confident in my ability to identify and seize new business opportunities.	1	2	3	4	5
SE/PF3	I perceive starting and running a business as a feasible option for me	1	2	3	4	5
SE/PF4	I have the skills and knowledge necessary to start and run a business	1	2	3	4	5

SECTION D: PREVIOUS ENTREPRENEURIAL EXPERINCE (PEE)

On the **YES/NO** tick the appropriate response. If you answer PEE1a and PEE1aa leave PEE1b and PEE1bb and vice versa

PEE1a.	Have you started a business before?	YES	1
		NO	2
PEE1aa.	If **YES**, how successful was your business?	Very successful	1
		Moderately successful	2
		Not very successful	3
		Unsuccessful	4
PEE1b.	If **NO**, do you know someone who has started a business?	YES	1
		NO	2
PEE1bb.	If **YES**, did their experience influence your decision to start a business?	Yes, it encouraged me to start a Business	1
		Yes, it discouraged me from starting a business	2
		No, it had no effect on my decision to start a business	3
PEE2a.	Have you received any formal training or education related to entrepreneurship in the past?	YES	1
		NO	2
PEE2b.	If **YES**, how helpful was the training/education in preparing you for entrepreneurship?	Very helpful	1
		Moderately helpful	2
		Slightly helpful	3
		Not helpful at all	4

SECTION E: SOCIAL NORMS AND CULTURAL VALUES (SN&CV)

On a scale of 1 to 5 where 1= strongly agree, 2= agree, 3= neutral, 4= disagree and 5= strongly disagree. Indicate the extent to which you are with each of the following statements.

		Strongly agree → Strongly disagree				
SNCV1	Do people in your community value entrepreneurship?	1	2	3	4	5
SNVC2	There is so much social pressure for those with disabilities to pursue a traditional career path rather than entrepreneurship	1	2	3	4	5

SNVC3	There are cultural beliefs or practices that discourage entrepreneurship from those with disability in your community	1	2	3	4	5
SNVC4	People with disabilities face more cultural barriers to entrepreneurship than people without disabilities in your community	1	2	3	4	5

SECTION F: AVAILABILITY OF RESOURCES (AoR)

On a scale of 1 to 5 where 1= strongly agree, 2= agree, 3= neutral, 4= disagree and 5= strongly disagree. Indicate the extent to which you are with each of the following statements.

		Strongly agree→Strongly disagree				
AoR1	It is easy to access financial capital for your business from financial institutions.	1	2	3	4	5
AoR2	It is easy to access training and education opportunities related to entrepreneurship	1	2	3	4	5
AoR3	It is easy to access market opportunities for your business	1	2	3	4	5
AoR4	You have accessed any government-sponsored programs or initiatives related to entrepreneurship in the past	1	2	3	4	5

SECTION G: ENTREPRENEURIAL INTENTION (E1)

On a scale of 1 to 5 where 1= strongly agree, 2= agree, 3= neutral, 4= disagree and 5= strongly disagree. Indicate the extent to which you are with each of the following statements.

		Strongly agree→Strongly disagree				
EI1	I am ready to do anything to be an entrepreneur	1	2	3	4	5
EI2	My professional goal is becoming an entrepreneur	1	2	3	4	5
EI3	I will make every effort to start and run my own firm	1	2	3	4	5
EI4	I have got the firm intention to start a firm some day	1	2	3	4	5

The End: Thank you for participating in this study