MAKERERE UNIVERSITY

ENTREPRENEURIAL RESOURCES AND PERFORMANCE OF SMALL AND MEDIUM ENTERPRISES OF PERSONS WITH DISABILITIES IN KAMPALA

BY

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DECLARATION

I Sserugo John do certify that this is my original work and has never been presented to any other institution of higher learning for any award.

Signature..... Date.....11/03/2026

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2023/HD06/22855U

APPROVAL

This is to certify that this dissertation has been under my supervision and is now ready for examination in fulfillment of the requirement for the award of the degree of Master of Business Administration of Makerere University.

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DEDICATION

I dedicate this work to my beloved mother Goretti Nabukenya for her invaluable commitment, love and guidance towards my life.

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I would like to extend my sincere gratitude and appreciation to all those who assisted me in making this research. I am especially thankful to my supervisors, PhD. Henry Mbidde and PhD. Gerald Kasigwa for the time, encouragement, and guidance that they have unfailingly accorded to me throughout the research process. Finally, I thank my family and friends for their encouragement and support throughout the entire program.

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ABSTRACT

The purpose of this study was to examine how entrepreneurial resources influence the performance of Small and Medium Enterprises (SMEs) owned by persons with disabilities in Kampala city. Specifically, it sought to establish how entrepreneurial knowledge, entrepreneurial networks, and operational costs affect Small and Medium Enterprise (SME) performance. In addition, the study examined the mediating role of intrapreneurship in the relationship between entrepreneurial resources and SME performance. Kampala, as Uganda's commercial and economic hub, hosts a wide variety of SMEs owned by persons with disabilities across sectors such as retail, services, technology, and manufacturing, making it an ideal context for the study. A quantitative, cross-sectional, explanatory research design was adopted. The sample population was determined based on feasibility, accessibility, and research guidance, targeting entrepreneurs with disabilities across various business sectors within Kampala. A statistical power model was used to determine the sample size, ensuring adequate representation and analytical reliability. Following stratification, participants were selected from each sector using purposive sampling to improve representativeness. Primary data were collected through structured questionnaires and analyzed using Statistical Package for the Social Sciences (SPSS). Descriptive statistics summarized demographic characteristics and key variables, while correlation and regression analyses examined relationships between entrepreneurial resources and SME performance. Key findings showed that more men with disabilities are actively carrying out business than women with disabilities, though this does not mean that women with disabilities are not operating businesses. Only a small proportion of the enterprises were formally registered, and many participants indicated that they did not know how to register their businesses. The findings also suggest that entrepreneurship among persons with disabilities was most common among middle-aged individuals. This study makes several original contributions. While prior research has largely focused on developed economies, this study provides empirical evidence from Uganda, focusing on SMEs owned by persons with disabilities. It further advances theory by introducing intrapreneurship as a mediating variable and demonstrates methodological originality through purposive sampling within stratified sectors.

CHAPTER ONE

INTRODUCTION

1.0 Introduction

Entrepreneurship serves as a cornerstone of innovation, economic growth, and social development. Micro, small, and medium enterprises in Uganda play a pivotal role in providing employment, enhancing productivity, and boosting competitiveness. According to Uganda Bureau of Statistics (2021), Micro, Small, and Medium Enterprises (MSMEs) account for about 80% of total manufactured goods, which totals up to 20% of the Gross Domestic Product (GDP), providing employment to over 2.5 million most especially to nationals (Ministry of Trade, Industry and Cooperatives (MTIC) 2021).

According to the Uganda Investment Authority (2020), the MSMEs sector including Small and Medium Enterprises owned by persons with disabilities sector is dominated by micro enterprises (93.5%), followed by small (4.1%) and medium enterprises (2.4%). Despite their importance, SMEs face major challenges that hinder their performance; some of the challenges include limited entrepreneurial knowledge, limited access to entrepreneurial networks, and high operating expenses.

The understanding of entrepreneurial knowledge, entrepreneurial networks, and operational costs in regards to their influence towards SMEs owned by persons with disabilities is still lacking. Furthermore, mental health professionals dominate this field of Persons with Disabilities (PWDs). Due to public assumptions that PWDs are helpless marginalized groups of people, less focus has been attributed to them, and their contribution to the economy is neglected as mental health professionals solely focus on their mental health wellbeing rather than the entrepreneurial capabilities.

1.1 Background to the study

As per World Health Organization (2023), around 16% of the global population, which is an equivalent of 1.3 billion people, live with significant disabilities. In Uganda, 5.7% of the population, which is approximately 2.6 million people, has some form of disability UBOS (2020), yet less than 10% are engaged in formal employment, henceforth, demonstrating a reliance on self-employment and small business ownership (UBOS, 2019). A recent study examining social capital (entrepreneurial networks) and self-employment among

persons with disabilities reports that social capital influences outcomes through the mediation of self-efficacy (Kyambade et al., 2024). This finding provides an empirical support for the idea that entrepreneurial resources can influence performance outcomes among PWD entrepreneurs.

In Uganda, Small and Medium Enterprises form the backbone of the economy but continue to exhibit weak performance and high failure rates. Empirical studies consistently associate poor performance of SMEs owned by persons with disabilities with limited entrepreneurial knowledge, weak networking, and high operational costs (Kabatunzi, 2022). For Small and Medium Enterprises owned by persons with disabilities, these challenges are amplified. Evidence indicates that PWD entrepreneurs face barriers in accessing entrepreneurial knowledge and business networks (Renko et al., 2015). A recent Ugandan study focusing on businesses owned by persons with disabilities reports that financial literacy dimensions such as budgeting and debt management are significantly associated with financial performance, confirming that knowledge resources matter for PWD-owned enterprises (Wolukawu & Malunda, 2025).

Although recent Ugandan SME studies demonstrate that internal entrepreneurial behavior, such as innovation, can mediate the relationship between entrepreneurial resources and performance (Bakashaba, Benjamin, et al., 2024), this mechanism has not been adequately examined in the context of disability-owned SMEs. As a result, there is limited integrated evidence explaining how entrepreneurial knowledge, entrepreneurial networks, and operational costs influence the performance of SMEs owned by persons with disabilities in Kampala City, and whether intrapreneurship functions as a mediating variable towards the SMEs' performance of persons with disabilities.

In Sub-Saharan Africa (SSA), the challenge of converting entrepreneurial resources into performance outcomes is particularly acute. Small and Medium Enterprises in the region operate within environments characterized by weak institutional support, infrastructure deficits, and limited access to formal finance, which magnifies the importance of intangible resources such as knowledge and networks (Acquaah, 2007). In East Africa, empirical evidence supports the positive association between entrepreneurial networking and SME performance, while also demonstrating that innovation can mediate this relationship (Bakashaba, Benjamin, et al., 2024). Empirical studies across SSA consistently associate weak entrepreneurial competencies and high operating costs with poor SME performance and

high failure rates. Research on disability entrepreneurship in SSA indicates that persons with disabilities engage in self-employment and small enterprise activity but face additional structural barriers that limit access to training, finance, and business networks (Renko et al., 2015).

In the United States, the U.S. (Small Business Administration; 2025) reported that, while SMEs are crucial drivers of employment and innovation, they continue to face significant challenges such as limited access to capital and high energy costs. In Europe, the COVID 19 pandemic contributed to poor SME poor performance, citing sales declines, digitalization gaps, and unequal recovery across sectors (Kraemer-Eis et al., 2021). Similarly, Australia's MYOB SME Performance Indicator revealed that nearly 50% of SMEs grapple with rising operational costs, particularly labor and rent, while over 70% face financing difficulties, frequently resorting to high-interest loans. These existing global studies, such as those by Harash et al. (2014) and Struwig et al. (2019), offer valuable theoretical frameworks, but their applicability is often diminished in resource-constrained settings like Uganda and they are not tailored to SMEs owned by persons with disabilities.

Empirical studies demonstrate that entrepreneurial knowledge, including managerial competence, financial literacy, and strategic planning ability, positively influences SME performance by improving decision-making and opportunity exploitation. Evidence from MSME studies confirms that entrepreneurial knowledge, skills, and competencies significantly predict performance outcomes (Sendawula et al., 2021). These findings establish entrepreneurial knowledge as a performance-relevant resource but not contextualized under performance of SMEs owned by persons with disabilities. Similarly, entrepreneurial networks have proved to enhance SME performance as they enable access to information, suppliers, customers, and learning opportunities, recent empirical work demonstrates that entrepreneurial network effects may be observed when mediated by internal capability mechanisms such as innovation and entrepreneurial behavior (Sendawula et al., 2023). Despite the importance of SMEs, entrepreneurial knowledge and networks, operational costs remain a major constraint on performance SMEs owned by persons with disabilities.

1.2 Problem Statement

The Small and Medium Enterprises' performance for persons with disabilities in Uganda remains persistently poor. A 2024 report on entrepreneurship in Uganda indicates that the National Entrepreneurship Index (NEI) of businesses owned by PWDs has a lower

score (53%) compared to those owned by non-disabled individuals (56%); both of which are below the Uganda's 2024 NEI of 58%. PWD entrepreneurs are challenged with accessing entrepreneurial resources and participating in entrepreneurial activities (Bahry et al, 2023). Despite the central role of small and medium enterprises (SMEs) in economic activity, this is based on SME performance indicators such as profitability, business growth, customer base and sustainability which are consistently declining in many developing economies (Masroor and Muhammad 2019).

Whereas government has put up interventions on SMEs' sustainability including SMEs owned by persons with disabilities' performance, such as the Microfinance Support Centre (MSC), Youth Livelihood Programme (YLP), and the government's Emyooga Fund are yet to be comprehensively evaluated (Private Sector Development Programme; Key activities for FY 2023/24 under Programme 07). All these interventions have not adequately addressed the needs of SMEs owned by persons with disability. As a result in Uganda, empirical evidence shows that approximately 30% of SMEs fail within their first year, while over 50% fail within five years (Kabatunzi, 2022; MTIC, 2015, 2024), indicating sustained performance challenges rather than isolated start-up difficulties. The implication is that this has greatly affected the social-economic wellbeing of the persons with disability as well. The purpose of the study therefore aimed to examine how entrepreneurial knowledge, entrepreneurial networks, and operational costs influence the performance of SMEs owned by persons with disabilities in Kampala city, Uganda. Entrepreneurship research attributes such performance outcomes primarily to variations in entrepreneurial resources, including entrepreneurial knowledge (business ideas and business skills), entrepreneurial networks (umbrella bodies), and operational costs, for example, rent (Sendawula et al., 2023). Despite the existence of these programs, none directly focuses on the needs of PWDs.

General SME studies in Uganda identify limited entrepreneurial knowledge, weak networking, and high operational costs as key performance constraints (Kabatunzi, 2022; Turyahikayo, 2015); these studies rarely disaggregate the findings in relation to SMEs owned by persons with disabilities. Existing disability-focused research, on the other hand, largely concentrates on welfare and mental health considerations rather than empirically modeling performance of SMEs owned by persons with disabilities as an outcome. The absence of empirical evidence obscures the understanding of why SMEs owned by persons with disabilities continue to underperform despite active entrepreneurial engagement.

1.3 Objectives of the study

1.3.1 General Objective

To establish how entrepreneurial knowledge, entrepreneurial networks, and operational costs influence the performance of SMEs owned by persons with disabilities in Kampala city, Uganda with a specific focus on their role as resources of SMEs performances.

1.3.2 Specific Objectives

The following specific objectives guided the study:

i. To establish how entrepreneurial knowledge influences the performance of SMEs owned by persons with disabilities in Kampala city.
ii. To establish how entrepreneurship networks influence the performance of SMEs owned by persons with disabilities in Kampala city.
iii. To establish how operational costs influence the performance of SMEs owned by persons with disabilities in Kampala city.
iv. To establish how the mediating role of intrapreneurship influences the relationship between entrepreneurial resources and performance of SMEs owned by persons with disabilities in Kampala city.

1.4 Research Hypotheses

H0: Null hypothesis: There is no significant relationship between entrepreneurial knowledge, entrepreneurial networks, operational costs, and performance of SMEs owned by persons with disabilities in Kampala city.

Alternative hypothesis: Based on the study focused areas entrepreneurship knowledge, entrepreneurial networks, operational costs, the following are the research hypotheses aligned to the study objectives as emphasized by the scholarly findings of the literature of this study from different scholars who studied the same variables but in a slightly different context:

H1: There is a significant positive relation between entrepreneurial knowledge and performance of SMEs owned by persons with disabilities in Kampala, Uganda.
H2: There is a significant positive relation between entrepreneurial networks (e.g., mentorship, peer collaborations, business associations) and performance of SMEs owned by persons with disabilities in Kampala, Uganda.

H3: There is a significant negative relation between operational costs particularly rental expenses and performance of SMEs owned by persons with disabilities in Kampala, Uganda because operational costs negatively affect the profitability.
H4: Intrapreneurship has a significant positive relationship with the performance of SMEs owned by persons with disabilities in Kampala, Uganda.
H5: There is a significant positive relationship when intrapreneurship mediates the between entrepreneurial knowledge and performance of SMEs owned by persons with disabilities in Kampala, Uganda.
H6: There is a significant positive relationship when intrapreneurship mediates entrepreneurial networks and performance of SMEs owned by persons with disabilities in Kampala, Uganda.
H7: There is a significant negative relationship when intrapreneurship mediates operational costs and performance of SMEs owned by persons with disabilities in Kampala, Uganda.

1.5 Significance of the Study

Despite a number of PWDs being self-employed and starting successful businesses, the influence of entrepreneurial resources towards entrepreneurs with disabilities remains underexplored. It is also true that research about the disabled people is majorly done by mental health professionals for whom emotional wellbeing is the only focus, rather than SME performance owned by persons with disabilities (Rebecca Namatovu et al; 2012). This study is justified by its potential to contribute to both academic knowledge and policy formulation.

Academically, it will bridge the gap between global entrepreneurship theories and local realities among disabled entrepreneurs, providing a context-specific analysis that can inform future research. For policymakers and development agencies, the findings will offer evidence to design targeted interventions, such as training programs, network-building initiatives, and knowledge-sharing platforms, to boost SME competitiveness among the disabled entrepreneurs. Given the scarcity of empirical studies on this topic in Uganda, the research will serve as a foundational reference for stakeholders seeking to enhance the performance of SMEs owned by persons with disability.

In summary, this study has the potential to advance existing literature, identify practical challenges faced by SMEs owned by persons with disabilities, and respond to the unique contextual needs of a developing economy like Uganda. By exploring the role of entrepreneurship knowledge, entrepreneurship networks and operational costs in shaping

performance indicators, the research will provide valuable insights to support the growth, sustainability, and economic impact of SMEs owned by persons with disabilities in Kampala, Uganda.

1.6 Justification of the Study

Practical Justification

Practically, there is a need for inclusion of entrepreneurs with disabilities, based on the second national development plan (NDPII) 2015/16-2019/20, it included a commitment to designing, implementing, and following up on the integration of human rights and disability-responsive policies. The third national development plan (NDPIII) 2020/21-2024/25 also aims to create more inclusive cities, urban areas, and promote urban housing for all. Additionally, the Ministry of Gender, Labor and Social Development (MGLSD) has the Social Development Sector Plan (SDSP) 2015/16-2019/20, which includes initiatives like enhancing community-based rehabilitation for children with disabilities and improving access to disability grants.

Global sustainable goals also advocate for peace and prosperity for people and the planet, now and into the future. Goal number four looks at inclusive and equitable reputable education and promotion of lifelong learning opportunities for all, including persons with disabilities, and focuses on eliminating gender disparities in education. Goal number eight looks at promoting sustainable, inclusive, and economic growth and tolerable work for women and men in employable brackets and for persons with disabilities who are capable of participating in economic activities. The international community aims at equal pay for work of equal value.

This study will provide actionable insights for SMEs owned by persons with disabilities, policymakers, and development practitioners, offering guidance on how to strengthen networks and facilitate knowledge exchange to enhance performance.

Contextual Justification

The Ugandan context further justifies the need for this study. Uganda exhibits one of the highest Total Entrepreneurial Activity (TEA) rates globally, as reported by the Global Entrepreneurship Monitor (GEM), yet, it also experiences high SME failure rates. This paradox suggests that while entrepreneurial intent is strong, the mechanisms to sustain and scale businesses are weak. Knowledge-sharing practices and formal networks do not

dominate the SME landscape in Uganda due to limited formal support systems; their impact on performance indicators remains underexplored. Additionally, the country's economic environment—marked by rapid urbanization, a youthful population, and evolving market demands—presents both opportunities and challenges for SMEs owned by persons with disabilities. Understanding how entrepreneurship resources can be harnessed to navigate this dynamic landscape is crucial for unlocking the full potential of Uganda's SME sector and supporting national development goals, such as those outlined in Vision 2040, which emphasizes private sector-led growth.

1.7 Conceptual Framework

This study is grounded in the understanding that PWDs-owned SME performance is influenced by a set of interrelated factors. The conceptual framework illustrates how business knowledge, entrepreneurial networks, and operational costs (particularly rental expenses) shape disabled-owned SME performance in Kampala. It also posits that intrapreneurship intervenes/mediates the relationship between entrepreneurial resources and performance of SMEs owned by persons with disabilities.

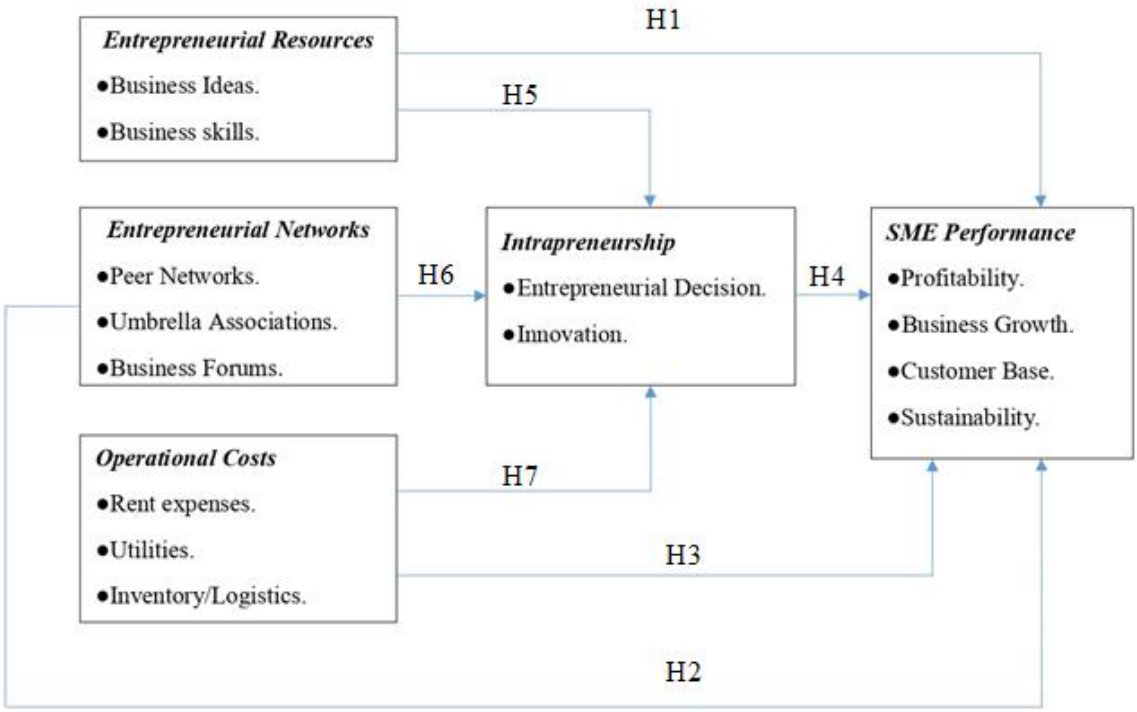

Figure 1: Conceptual Framework

Explanation of the Framework

The conceptual framework proposes a causal chain of interactions among entrepreneurial resources that affect SME performance among the disabled in Kampala. Tran Nha Ghi; (2024) found that entrepreneurial resources, such as social capital (entrepreneurship networks) influence firm growth; this was based on a case study in Vietnam. Muhammad Haroon Hafeez et al; (2012) emphasized that innovation is key in developing economies such as Pakistan among others, for SMEs to thrive in a competitive world.

Entrepreneurial knowledge is a multifaceted concept that encompasses various psychological, cognitive, and behavioral aspects, influencing individuals' attitudes and intentions towards entrepreneurship. It is the driving force within individuals that stimulates the start of entrepreneurship and influences their behavioral enthusiasm (Yang, 2022). Entrepreneurial knowledge can be defined as the drive or psychological reason behind undertaking entrepreneurial activities (Hassan et al., 2021). Moreover, it is linked to the realization of self-worth and personal achievement, playing a significant role in entrepreneurial decision-making (Su et al., 2020). Furthermore, entrepreneurial motivation has been identified as a mediating variable in the relationship between entrepreneurial education and entrepreneurial intention, emphasizing its pivotal role in shaping individuals' aspirations to become entrepreneurs (Mónico et al., 2021).

Entrepreneurial networks. Entrepreneurship networks refer to the social and business relationships SMEs establish with stakeholders such as peers, suppliers, customers, and support institutions. From the resource-based view (RBV) perspective, these networks are valuable resources that provide access to market opportunities, financial support, and technological insights, enhancing SMEs' competitive capabilities. Social Capital Theory complements this by highlighting how trust and relational ties within networks enable resource mobilization and collaboration. In Uganda, where Small and Medium Enterprises often rely on informal connections due to weak institutional frameworks, networks are expected to influence performance indicators by improving resource access and strategic positioning.

Operational costs—these are day-to-day expenses for running a business, they can be classified into administrative expenses, distribution expenses, and financial expenses among others depending on the nature of the business. Operational Cost according to Mulyadi (2014) states that the definition of cost is as follows: "Cost is the sacrifice of economic resources,

which is measured in units of money that has become or is likely to occur for a particular purpose. Prior knowledge about the costs gives the disabled entrepreneur a stable position when starting a business. This cost pressure limits SMEs' flexibility, thereby exerting a negative impact on performance, as adapted from (Horngren et al; 2013). The emphasis on rental expenses, in this framework, is critical given that commercial property rates in central Kampala are often prohibitively high, forcing some businesses to compromise on location or operational efficiency.

Intrapreneurship (innovation and entrepreneurial decisions) — is increasingly recognized as a mediating factor between entrepreneurial knowledge, entrepreneurial networking, operational costs, and business performance (Bakashaba et al; 2024). In addition, Kasimu et al. (2023) found that SMEs engaging in collaborative innovation through networks experience higher levels of product and process improvements, translating into better market competitiveness. Similarly, informed decisions involve choices made by hired professionals, consultants, business experts, and entrepreneurs when identifying and exploiting market opportunities. It is not just about data analysis; it also incorporates intuition, imagination, and judgment. However, awareness and capacity (entrepreneurial knowledge) to innovate remain low among many Ugandan SMEs due to limited technical skills and inadequate exposure to innovation ecosystems (Oyugi; 2012).

Small and Medium Enterprises performance. Referring to Yucesoy and Barabási (2016), performance represents the totality of objectively measurable achievements in a certain domain of activity. There are several performance measurement systems and a wide range of financial and non-financial factors (Maisel and Cokins, 2013; Al-Hakim and Lu, 2017) — conceptualized in terms of healthy business indicators, such as profitability, business growth, customer base expansion, and sustainability, as adopted from (Lumpkin and Dess; 1996). This integrated approach to understanding SME dynamics highlights the necessity of considering how these factors interact in a combined discipline. The framework will guide data collection and analysis by ensuring that each variable and its relationships are systematically examined within Kampala, Uganda's unique urban and socio-economic context.

1.8 Scope of the Study

This study is limited in terms of time, geography, content, and context, as outlined below:

1.8.1 Time Scope

The study is limited to the year 2025, during which all data collection and analysis was conducted. This timeframe reflected current conditions affecting SME performance among disabled people in Uganda, particularly in relation to entrepreneurial knowledge, entrepreneurial networks, and operational costs—especially rental expenses. By focusing on real-time experiences and challenges, the study aims to generate timely and relevant insights for SME development in Uganda.

1.8.2 Geographical Scope

Focusing on entrepreneurs with disabilities in Kampala is a strategic choice, as it serves as the commercial and economic hub of Uganda. This division encompasses key areas such as Nakasero, Old Kampala, the Industrial Area, other major markets, and business towns, which are densely populated with SMEs across various sectors. Notably, Kampala Central Division contributes significantly to the city's revenue, accounting for 45% in the fiscal year 2016/17 (Monitor, 2018; Okumu & Buyinza, 2020). Additionally, approximately 72% of SMEs in Uganda are located in Kampala, underscoring the area's importance for your research.

1.8.3 Content Scope

The content scope of this study will revolve around examining the factors that influence the performance of SMEs owned by persons with disabilities in Kampala. Specifically, the study will focus on three key areas: entrepreneurial knowledge, entrepreneurial networks, and operational costs—particularly rental expenses. These factors have been identified as critical yet underexplored in relation to their combined effect on SME sustainability and growth, especially among PWD-owned SMEs (Namatovu et al: 2012). The study will investigate how limited access to relevant entrepreneurial knowledge and weak entrepreneurial networks constrain innovation; how high operational costs reduce profit margins. Additionally, the research assessed the role of intrapreneurship as a potential intervening construct between entrepreneurial resources and SME performance, contributing

a contextualized understanding of how these dynamics play out in Uganda's unique socio-economic environment.

1.9 Operational Definitions

Small and Medium Enterprises: In Uganda small enterprises employ between 5 - 49 and have a total value between UGX 10 million and not exceeding 100 million. The medium enterprise, therefore, employs between 50 and 100 with total value more than 100 million but not exceeding 360 million (Uganda Micro, Small and Medium Enterprise (MSME) Policy; 2015), according to the Uganda Investment Authority.

Entrepreneurial Knowledge: This encompasses the skills, insights, and understanding necessary to identify opportunities, develop business ideas, and manage the complexities of starting and running a business. Fakhrunnisa et al. (2023) showed that both knowledge management and entrepreneurial orientation had significant direct effects on SME performance. Competitive advantage (intrapreneurship) was found to partially mediate that relationship and firms gained more from knowledge when it is channeled through strategic positioning mechanisms. Entrepreneurial knowledge looks at the aim of someone starting a business, that is to say, solving a given problem in the society, expanding market share, or producing a demand product to satisfy customer needs.

Entrepreneurial Networks: Networks are intricate systems built with a certain set of objectives in mind. Ayiku and Grant (2021) define entrepreneurial networks as the culmination of all the connections that entrepreneurs have and that serve as a vital source of resources for their endeavors. The literature on small entrepreneurial business networks has substantially increased in volume during the last years. The interest has been driven from the entrepreneurial side, were businesses inter-link rapidly and form network configurations. Entrepreneurs which formal or informal networks to boost the productivity of their members' business endeavors are referred to as "entrepreneurial network" members (Das & Goswami, 2019).

Operational costs: These include all day-to-day expenses related to running a business, such as rent, utilities, labor, transportation, and raw materials. Special emphasis will be placed on rental expenses, given their significant impact on SMEs located in urban centers like Kampala. Renko et al. (2015) argued that structural disadvantages magnify the impact of liabilities, making cost management a decisive factor in survival. Operational costs are

indirectly a financial resource through operation cost management. Close monitoring of operating costs is essential for retail, production and service businesses to remain competitive. By employing strategies such as energy-efficient equipment and automated processes, businesses can reduce production expenses and increase efficiency. A structured operating cost accounting system that systematically records all costs helps identify potential savings and minimize overall expenditure. Operational costs are central to theories of efficiency. Scholars use them to assess how effectively an organization transforms inputs (labor, capital, energy) into outputs.

Intrapreneurship and entrepreneurship are two buzzwords that have been used interchangeably, but in reality, they have very distinct differences. An intrapreneur is an individual who works within an established business or company and brings innovative ideas to the table, whereas an entrepreneur is someone who creates a new business from scratch. This means that entrepreneurs may not necessarily have intrapreneurship skills to execute their ideas into a working prototype or a final product.

Intrapreneurship (informed decisions and innovation) is defined as entrepreneurial activities within the existing organization; it is an essential component of organizational and economic growth and development (Antoncic & Hisrich 2011). Thus, the concept has been envisaged as a means by which organizations can improve service delivery and organizational performance (OP). The results of intrapreneurship within organizations can be measured in terms of increased revenue, profit, product innovation, new strategic business units, concern for public welfare and social legitimacy (Witzell 2014). Intrapreneurship is valuable to the economy as it helps in increasing efficiency in resource utilization, improving organizational systems and enhancing effectiveness, thereby generating public value.

In addition, Kasimu et al. (2023) found that SMEs engaging in collaborative decision-making and innovation through networks experience higher levels of product and process improvements, translating into better market competitiveness. However, awareness and capacity (entrepreneurial knowledge) to innovate remain low among many Ugandan SMEs due to limited technical skills and inadequate exposure to innovation ecosystems.

Persons with disabilities: Persons with disabilities are individuals who have long-term physical, mental, intellectual, or sensory impairments, which may hinder their full and effective participation in society on an equal basis with others (CRPD, 2006).

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

This chapter reviews the theoretical foundations that guided the study. It begins by outlining the key theories: Resource-Based View theory, Social Capital theory, and Intrapreneurship theory, which helped to explain how entrepreneurial resources influenced performance of SME owned by persons with disabilities. It then examined empirical literature on entrepreneurial knowledge, networks, operational costs, and intrapreneurship, highlighting evidence from global, Sub-Saharan African (SSA), and Ugandan contexts. Finally, the chapter synthesized these insights to identify gaps, particularly with focus limited on SMEs owned by persons with disabilities in Kampala, thereby justifying this study.

2.1 Theoretical Review

This study is grounded in three complementary theoretical perspectives: Resource-Based View (RBV), Social Capital Theory, and Intrapreneurship Theory, which together explain how entrepreneurial resources influence SME performance of persons with disabilities.

2.1.1 Resource-Based View (RBV)

The Resource-Based View (RBV), advanced by Barney (1991), argued that firm performance is shaped by the possession and effective deployment of resources that are valuable, rare, inimitable, and non-substitutable (VRIN). Unlike large firms that rely on economies of scale, SMEs particularly in resource-constrained environments such as Uganda, depend heavily on intangible, entrepreneur-driven resources. These include knowledge, skills, and relational assets that determine whether a business can identify opportunities, mobilize resources, and sustain competitive advantage.

Entrepreneurial knowledge fits squarely within RBV's logic as a strategic intangible entrepreneurial resource. Skills in financial literacy, market analysis, and strategic planning are not only valuable but also rare among many SME owned by persons with disabilities in Uganda. When entrepreneurs possess such knowledge, they are better positioned to recognize opportunities, allocate scarce resources efficiently, and adapt to changing market conditions

(Unger et al., 2011). In the context of disabled-owned SMEs, RBV explains how knowledge becomes a differentiating factor: entrepreneurs with disabilities often face structural barriers to training and education, so those who acquire and deploy entrepreneurial knowledge gain a unique advantage in overcoming exclusion and sustaining performance.

RBV also highlights the importance of resource efficiency, which directly relates to operational costs. Costs such as rent, utilities, and labor represent liabilities that erode competitive advantage when not managed effectively but more so they help to provide data necessary for strategic decision-making, efficiency optimization, and sustainable growth. They are not merely expenses to be minimized but rather a key source of information that, when managed and studied effectively, offers a significant competitive advantage. SMEs that lack cost-management capabilities struggle to sustain profitability and growth (Serrasqueiro & Nunes, 2011). In Kampala, where commercial rents are high, RBV explains how operational costs constrain performance: they absorb resources that could otherwise be invested in innovation or expansion, thereby weakening the firm's ability to compete. For disabled entrepreneurs, limited access to affordable premises intensifies this challenge, making cost management a decisive factor in survival.

Therefore, RBV provides the theoretical justification for examining entrepreneurial knowledge and operational costs as core determinants of SME performance in this study. It explains how their presence or absence translates into performance outcomes, particularly for SMEs owned by persons with disabilities who operate under heightened resource constraints.

2.1.2 Social Capital Theory

Most scholars agree that social capital is a multidimensional resource that is generated through interpersonal interactions, and it includes both network ties and shared values, such as trust and reciprocity, that may facilitate cooperation and collective action (Agampodi et al., 2015; Lin, 2002; Tsounis et al., 2023). Social capital refers to the trust, norms, and connections within networks that facilitate cooperation and resource exchange. In entrepreneurship, these networks provide access to information, legitimacy, and opportunities that individual entrepreneurs cannot generate alone.

Empirical evidence demonstrates that SMEs embedded in diverse and strong networks consistently outperform isolated firms. Entrepreneurial networks reduce information

asymmetries, open access to new markets, and enable collaborative innovation (Stam et al., 2014). In resource-constrained environments like Uganda, where formal institutional support is limited, entrepreneurial networks are often substituted for missing infrastructure by providing entrepreneurs with referrals, mentorship, and informal financing. For disabled entrepreneurs, however, access to entrepreneurial networks is often structurally constrained.

Disabled exclusion from mainstream business associations, limited trust from stakeholders, and stigma reduce their ability to mobilize social capital (Wiklund et al., 2018). This exclusion means that even when disabled entrepreneurs possess entrepreneurial knowledge (RBV), their ability to translate it into performance outcomes is weakened without supportive networks. Conversely, when disabled entrepreneurs are included in entrepreneurial networks, through mentorship programs, peer collaborations, or disability-focused associations, social capital can mitigate resource disadvantages and enhance performance.

Thus, Social Capital Theory provides the theoretical justification for examining entrepreneurial networks as an entrepreneurial resource in this study. It explains not only what entrepreneurial networks are but also how they influence SME performance by shaping access to opportunities, legitimacy, and collaborative innovation, and why their absence or presence is particularly decisive for SMEs owned by persons with disabilities in Kampala City.

2.1.3 Intrapreneurship Theory: Converting Resources into Performance

Intrapreneurship is the means by which an organization can be transformed into a more lucrative one, one in which visionary employees can implement entrepreneurial ideas. It is for the benefit of any organization to sustain and encourage intrapreneurship, because thanks to intrapreneurship, companies can reinvent themselves, can improve their performances, develop and maintain themselves on the market. Entrepreneurship is all about initiative, innovation, taking decisions, being responsible enough to take risks regarding the economic activities undertaken by a certain person that possesses a certain capital (Cadar et al., 2015). Intrapreneurship is the internal “engine” that converts static resources into dynamic capabilities, enabling firms to adapt, innovate, and compete effectively. Bouncken et al. (2018) demonstrate that intrapreneurship mediates the relationship between resources and performance by fostering innovation, resilience, and strategic renewal.

Applied to SMEs, intrapreneurship clarifies why some firms with similar resource endowments achieve different outcomes. Two entrepreneurs may both possess knowledge and networks, but only the one who actively experiments, innovates, and takes calculated risks will translate those resources into sustained performance. In this way, intrapreneurship provides the missing link between resource possession (RBV) and resource mobilization (Social Capital Theory).

For SMEs owned by persons with disabilities, intrapreneurship is particularly critical because physical disability often limits their access to financial capital, training, and mainstream networks. In such contexts, disabled entrepreneurs must rely on creativity, innovation, and proactive decision-making to compensate for resource disadvantages. For example, a disabled entrepreneur may use intrapreneurship to reconfigure entrepreneurial networks into niche market opportunities (market innovation), or to innovate cost-saving practices that offset high operational expenses in Kampala's urban economy. Thus, intrapreneurship theory provides the rationale for examining its mediating role in this study. It explains how entrepreneurial knowledge, networks, and cost management are transformed into performance outcomes, and why intrapreneurship is especially decisive for SMEs owned by persons with disabilities who operate under heightened constraints.

In summary, the Resource-Based View, Social Capital Theory, and Intrapreneurship Theory form a coherent explanatory chain that anchors this study. The Resource-Based View highlights the importance of internal resources such as entrepreneurial knowledge and cost management, showing entrepreneurial knowledge shapes competitive advantage. Social Capital Theory extends this logic by emphasizing the role entrepreneurial networks provide to entrepreneurs such as access to information, legitimacy, and opportunities beyond their immediate capabilities. Intrapreneurship Theory then explains how entrepreneurial resources are mobilized and transformed into influencing the performance outcomes through proactive, innovative, and opportunity-seeking behavior.

Applied to SMEs owned by persons with disabilities in Kampala, this integrated theoretical framework suggests that performance depends not only on the possession of entrepreneurial knowledge and networks or the management of operational costs, but also on the ability to deploy these resources through intrapreneurship as a mediating variable.

2.2 Empirical Literature Review

This section synthesizes empirical evidence on how entrepreneurial knowledge, networks, and operational costs shape SME performance owned by persons with disabilities and how intrapreneurship converts those resources into outcomes. It weaves findings, methods, and limitations into a coherent argument tailored to SMEs owned by persons with disabilities, highlighting where current evidence is strong, where it is mixed, and what that implies for the study's design and hypotheses.

2.2.1 Entrepreneurial Knowledge and SME Performance

Entrepreneurial knowledge encompasses the formal skills, business acumen, and practical experience that enable SME owners to identify opportunities, manage operations, and navigate business environments. In resource-constrained contexts such as Uganda and SSA, entrepreneurial knowledge is repeatedly identified in empirical work as a key determinant of SME performance, influencing decision-making, strategic planning, and financial management. Research shows that SMEs with higher levels of managerial and financial knowledge outperform those without, particularly where formal education and training opportunities are limited.

Entrepreneurial knowledge is a foundation to help entrepreneurs understand, analyze, interpret, and use information about the environment and the resources inside their business to achieve the most favorable results when setting up a company independently (Roxas, 2014). The relationship between entrepreneurial knowledge and SME performance has garnered significant scholarly interest, especially in contexts where SMEs form the backbone of economic activity. Entrepreneurial knowledge encompasses experiential insight, new business ideas, and business skills, which has consistently been shown to exert a profound and often direct influence on SME outcomes.

Ujang and Yusuf (2022) investigated SMEs in Sukabumi Regency and found that entrepreneurial knowledge, alongside market and product knowledge, significantly influenced SME performance, jointly explaining 47% of the variance. Their study underscores the cumulative effect of different knowledge domains in enhancing firm outcomes.

Khan et al. (2021) supported the significance of entrepreneurial knowledge through their study of SMEs in Pakistan, where they concluded that entrepreneurial knowledge is

critical to success factors. In a further related context, Fakhrunnisa et al. (2023) showed that both knowledge management and entrepreneurial orientation had significant direct effects on SME performance. Competitive advantage was found to partially mediate this relationship, indicating that firms gain more from knowledge when it is channeled through strategic positioning mechanisms.

Similarly, Rauch and Hatak (2016), in a meta-analysis of entrepreneurial orientation and firm performance, found that knowledge-based capabilities significantly strengthen the performance effects of entrepreneurial strategies. In developing country contexts, where institutional support may be limited, entrepreneurial knowledge becomes even more vital. It enhances decision-making, innovation, opportunity recognition, and resource mobilization, all of which are crucial for SMEs owned by persons with disabilities (PWDs) operating in competitive urban environments such as Kampala City. For PWD entrepreneurs, knowledge may compensate for structural barriers by enabling better navigation of regulatory systems, financial markets, and customer networks.

Al Koliby et al. (2024), who studied Malaysian-manufacturing SMEs, emphasized the mediating role of entrepreneurial knowledge. Their findings confirmed that entrepreneurial knowledge had a significant indirect effect on sustainable performance, especially in firms with a strong learning culture and absorptive capacity. This complements the findings by Hariroh and Kosim (2022), who examined SMEs in Indonesia and concluded that it was entrepreneurial knowledge itself that determined SME performance. This layered relationship emphasizes the critical function of knowledge flow and application.

Tambunan and Hashim (2018), who examined Indonesian SMEs and found that entrepreneurial orientation had a significant effect on performance, particularly in sectors heavily influenced by market dynamism and institutional support, further highlight the role of contextual dynamics. Their study emphasized that even with strong entrepreneurial knowledge, performance gains are optimized in enabling environments.

Empirical evidence consistently links entrepreneurial knowledge to improved SME performance. For example, Unger et al. (2011), in a meta-analysis of 70 studies, found that task-related human capital, such as financial literacy and managerial skills, was more strongly associated with firm success than general education or experience. Similarly, Martin et al. (2013) reported that entrepreneurship education programs significantly enhanced

entrepreneurial intentions and competencies, though their impact on firm performance was more evident when training was practical and context specific.

Expanding the discussion to a regional perspective, African studies reinforce these findings but also highlight methodological limitations. Fatoki (2014), using survey data from South African SMEs, observed that financial literacy was positively correlated with business sustainability. However, the study relied on self-reported measures of literacy and profitability, raising concerns about common-method bias. Arinaitwe et al. (2025), examining Ugandan SMEs, identified limited business planning and financial knowledge as major causes of early business failure, yet the cross-sectional design limited causal inference.

According to Danibrahim et al. (2022), who studied the entrepreneurial knowledge of SMEs in Northwest Nigeria, knowledge alone accounted for 65% of the variation in SME performance, while attitudes and skills were statistically insignificant. This finding aligns with human capital theory, emphasizing knowledge as the dominant intangible resource influencing firm performance. Similarly, Donova et al. (2023), focusing on SMEs in East Belitung, found that entrepreneurial knowledge had a strong positive effect on performance in the trade sector, reinforcing the strategic importance of cognitive capabilities in entrepreneurial success.

A strategic perspective is also evident in the study by (Olaleye et al. 2024), who explored the role of competitive intelligence (CI) in Nigerian SMEs. They found that entrepreneurial orientation mediates the relationship between CI and firm performance. Their study suggests that knowledge, when processed through strategic foresight and a proactive business culture, can enhance competitiveness and success. Complementing this, Queen et al. (2020), through a path analysis of SMEs in Makassar, found that entrepreneurial knowledge aspects significantly influenced SME performance, their work reiterating the importance of strategic alignment in translating knowledge into measurable business outcomes. In synthesis, all studies converge on the centrality of entrepreneurial knowledge as a foundational element in SME performance.

In summary, the reviewed literature underscores that entrepreneurial knowledge is a pivotal resource that directly enhances SME performance by equipping entrepreneurs with the capacity to recognize opportunities, and acquire necessary business skills.

2.2.2 Entrepreneurial Networks and SME Performance

Entrepreneurial networks formal or informal connections with customers, suppliers, peers, and institutions are widely recognized as valuable resources that facilitate access to information, markets, finance, and innovation. Research in Uganda shows that SMEs with stronger networking capabilities tend to perform better, as networks enable knowledge flows, partnerships, and resource sharing that are otherwise lacking in resource-constrained environments.

The influence of entrepreneurial networks on SME performance is recognized on a large scale across various sectors and regions, with consistent empirical evidence showing that well-established networks significantly enhance business outcomes. Supporting this, Arshad et al. (2023), focusing on the Pakistani textile sector, found that business model innovation intervenes the relationship between entrepreneurial resources such as entrepreneurial networks and SME performance. Their findings emphasize that network relationships, when coupled with a firm's internal learning orientation, can greatly magnify the impact on performance. Semrau and Werner (2014) further demonstrated that strong and diverse network ties positively influence SME growth by facilitating access to financing and market intelligence. In emerging economies, where formal institutional support systems may be weak, networks often substitute for formal market mechanisms.

Abdullah et al. (2024) further highlighted the strategic benefits of entrepreneurial networks in Indonesia's frozen food sector. Their findings showed that alongside an entrepreneurial mindset and digital innovation, networking significantly boosts competitiveness and SME performance. A similar sentiment is echoed by (Murtini et al., 2024), who, in their research on MSMEs in Indonesia's culinary sector, found that while entrepreneurial networks did not directly influence innovation, it significantly impacted performance. Presutti and Odorici (2019), studying Italian electronic SMEs, emphasized the evolving nature of entrepreneurial networking over time. Their longitudinal analysis revealed that the performance benefits are magnified when firms develop social networks and accumulate entrepreneurial experience. Thus, network building is not only a static resource but a dynamic process that contributes to sustained performance. Huda et al. (2020) in Bima City, Indonesia, demonstrated that entrepreneurial networks are a dominant factor in driving MSME performance, even more so than internal learning mechanisms. Similarly, Wahyuningsih et al. (2023) found that networking capabilities significantly improved

marketing performance, further underscoring the performance-enhancing power of entrepreneurial networks across strategic dimensions.

Regionally, Entrepreneurial networking also appears to play a central role in entrepreneurship education. Amah (2024), studying SMEs in Port Harcourt, Nigeria, emphasized that the integration of modern technologies and structured networking opportunities within educational frameworks was identified as a key driver of SME growth, thus reinforcing the role of institutional support in strengthening networking capacities. Moreover, in the context of the Nigerian SME sector, Lawal (2018) explored informal networks and found that both risk-taking and informal networking practices positively influenced SME performance. This highlights the relevance of context-specific and culturally embedded networks in influencing performance outcomes in informal economies. From a strategic resource perspective, Raza et al. (2018) conceptualized that entrepreneurial networks, when integrated with dynamic capabilities, significantly enhance small firm performance.

According to Bakashaba et al. (2024), who studied SMEs in Mbarara City, Uganda, they found that entrepreneurial networks do not merely provide access to markets or capital but also facilitate innovation— a critical component of competitive advantage. Taken together, these studies highlight that entrepreneurial networks are not merely supplementary; they are foundational enablers of SME performance. Whether through direct support, innovation facilitation, business model transformation, or strategic alignment with orientation and leadership, networks empower SMEs to adapt, compete, and grow. Consequently, this synthesis affirms the importance of entrepreneurial networks as a vital dynamic capability that enhances the competitive edge of SMEs, especially within resource-constrained environments.

Although extensive literature demonstrates the positive influence of entrepreneurial networks on SME performance across various sectors and regions, there is a limited empirical understanding of how these networks function as strategic, inimitable, and valuable resources—particularly within the Ugandan SME context.

2.2.3 Operational costs and SME Performance

Operational costs, such as rent, utilities, wages, and compliance expenses, represent liabilities that can erode SME competitiveness if not managed effectively. Studies

consistently show that high-cost structures constrain performance, particularly in resource-constrained environments. Operational costs including rent, utilities, labor, and business compliance costs can significantly hinder SME performance when they absorb a disproportionate share of limited revenues. Although specific studies on operational costs for PWD-owned SMEs are rare, general research in Sub-Saharan Africa highlights how high and rigid operational expenses create barriers to sustainability for micro and small enterprises. These costs often limit reinvestment, reduce profitability, and exacerbate resource constraints that prevent growth

According to Porter's cost leadership theory, firms that manage operational costs effectively can achieve competitive advantage through lower pricing or higher margins. Empirical studies have shown that cost efficiency significantly predicts SME performance. For instance, studies in developing economies indicate that rising operational expenses—such as energy and rental costs—negatively affect SME profitability and growth. Serrasqueiro and Nunes (2011), analyzing Portuguese SMEs, found that firms with weak cost-management capabilities struggled to sustain profitability, highlighting the importance of efficiency in resource deployment. While their longitudinal design strengthens causal inference, the European context limits generalizability to African SMEs, where institutional and infrastructural challenges amplify cost pressures. Evidence from Sub-Saharan Africa underscores this point. Fatoki (2014) reported that South African SMEs often fail due to escalating overheads, especially rent and utilities, which absorb resources that could otherwise be invested in innovation or expansion. Similarly, Legas (2015), using World Bank Enterprise Survey data, showed that regulatory compliance costs and informal payments significantly reduce SME survival rates across several African countries. These studies, however, rely heavily on self-reported financial data, raising concerns about accuracy and comparability.

In another related study, Sunday et al. (2015) investigated cost control systems among Nigerian SMEs and established that firms with formal budgeting and cost tracking mechanisms reported better profitability and operational efficiency compared to those without such systems. Their study emphasized that operational cost discipline enhances resource utilization and organizational performance. Furthermore, Mutua (2015) found that high operational expenses—such as rent, utilities, and transportation—negatively affected the growth of SMEs in urban areas, particularly where infrastructure and regulatory costs were

high. This finding is particularly relevant in city-based contexts such as Kampala, where business operating costs can significantly influence SME viability.

Empirical evidence supports the significant relationship between operational cost management and SME performance. Njeru (2013), in a study of SMEs in Kenya, found that effective cost control practices, particularly in procurement and overhead management, had a positive and significant effect on financial performance. Similarly, Abanis et al. (2013) examined small businesses in Uganda and concluded that poor financial management practices, including weak cost monitoring systems, were a major cause of business failure among SMEs. Their findings highlight the importance of structured financial planning and cost management in improving enterprise outcomes.

In Uganda, operational costs are a recurrent theme in SME failure. Kabatunzi (2022) found that high rental charges in Kampala's commercial hubs, coupled with unreliable electricity supply, were among the leading causes of early business closure. Yet, the study's cross-sectional design limits its ability to capture how cost burdens evolve over time. Other local evidence suggests that SMEs often resort to informal coping strategies, such as relocating to peripheral areas or reducing staff, to manage costs, but these strategies frequently undermine competitiveness in the long run. For disabled entrepreneurs, the challenge is even more acute. Limited access to affordable premises and financial capital means that operational costs consume a disproportionate share of available resources. Renko et al. (2015) argue that structural disadvantages magnify the impact of liabilities, making cost management a decisive factor in survival.

In Kampala, where disabled entrepreneurs often operate in marginal locations with poor infrastructure, operational costs not only reduce profitability but also reinforce exclusion from mainstream markets. The literature indicates that operational costs are a critical determinant of SME performance, but methodological weaknesses, such as reliance on self-reports and cross-sectional designs, limit causal clarity. In Uganda, and particularly among disabled-owned SMEs, structural barriers, justifying their inclusion as a core variable in this study and highlighting the need to examine how intrapreneurship mediates their impact on performance, intensify the burden of costs.

2.2.4 Intrapreneurship and SME Performance

Entrepreneurial knowledge and networks provide SMEs with essential resources, but performance gains depend on how these resources are mobilized. Intrapreneurship theory explains this conversion process, emphasizing proactive, innovative, and opportunity-seeking behavior as the mechanism through which static resources become dynamic capabilities (Antoncic & Hisrich, 2003).

Empirical evidence supports this mediating role. Bouncken et al. (2018), using structural equation modelling on UK SMEs, demonstrated that intrapreneurship significantly mediated the relationship between resources and performance, informed decisions and innovation. While their statistical approach strengthens causal claims, the reliance on self-reported innovation measures raises concerns about subjectivity. Other studies highlight intrapreneurship's role in resilience. Kuratko et al. (2014) found that intrapreneurship orientation enabled firms to withstand environmental turbulence, though their focus on large corporations limits applicability to SMEs. In Sub-Saharan Africa, Muhwezi and Kiliman (2023) showed that Ugandan SMEs engaging in intrapreneurship such as product diversification and informal innovation were more likely to survive in volatile markets. However, their cross-sectional design cannot capture the dynamic evolution of intrapreneurship over time. Sarwar et al. (2021) further confirmed that network capability and intrapreneurship jointly drive innovation in resource-constrained SMEs, but their reliance on convenience sampling raises questions about representativeness. For disabled entrepreneurs, intrapreneurship is often the decisive factor that determines whether scarce resources translate into performance. Renko et al. (2015) found that proactive behaviors such as product innovation and opportunity recognition helped entrepreneurs with disabilities compensate for limited access to finance and mainstream networks.

Most disability-focused studies are situated in Western contexts, leaving African realities underexplored. In Kampala, disabled entrepreneurs frequently operate in marginal locations with high rental burdens and unreliable utilities (Kabatunzi, 2022). In such conditions, intrapreneurship behaviors, such as improvising cost-saving practices, leveraging niche markets, or creatively mobilizing informal networks, becomes the pathway through which limited knowledge and relational resources are reconfigured into competitive advantage. Therefore, literature positions intrapreneurship as the process that explains why some SMEs successfully convert resources into performance while others do not. This study

therefore examines intrapreneurship as a mediating construct, clarifying how entrepreneurial knowledge, networks, and cost management are transformed into performance outcomes among SMEs owned by persons with disabilities in Kampala City.

2.2.5 Persons with disabilities

The Persons with Disabilities Act, 2020 (Uganda) defines a person with disability as someone with a substantial functional limitation of daily life activities caused by physical, mental, or sensory impairment and environmental barriers, resulting in limited participation in society. In the study, we sought to answer questions about the business activities of disabled entrepreneurs, their motivations, challenges, and growth aspirations.

Persons with Disabilities also partake in owning and running SMEs, just as the persons without disability. Most of them began businesses using their personal savings, loans, family assistance, etc. The motivating factor to them is the discrimination they face in employment, that is to say maybe they can earn a living through self-employment. This document will provide an important benchmark for entrepreneurs with disability research. It gives an excellent view of the mindsets of these entrepreneurs. A real and measurable picture among PWDs is noted in this document showing the ability of this group to overcome dependency and contribute to the economy. (ICBE-RF Research Report No. 31/12)

2.3 Knowledge Gap

Despite the growing body of research, several gaps remain. First, much of the existing literature on entrepreneurship networks (UBOS, 2022), entrepreneurial knowledge (Mugabi, 2020) and operational costs focuses on developed economies, with limited attention to the unique challenges of developing countries like Uganda more especially amongst the entrepreneurial with disabilities. Second, the Ugandan SME sector, despite its economic significance, has received scant empirical attention regarding how these factors influence performance specifically of SMEs owned by persons with disabilities (Namatovu et al., 2012). Third, while studies have explored entrepreneurial networks and entrepreneurial knowledge (Namatovu et al., 2012), few have examined the role of intrapreneurship as a mediating variable between these entrepreneurial resources and the SMEs performance of persons with disability. This study seeks to address these gaps by exploring the role of

entrepreneurship networks, entrepreneurial knowledge, and operational costs in the performance of SMEs owned by PWDs.

CHAPTER THREE

RESEARCH METHODOLOGY

3.0 Introduction

This chapter outlined the methodological framework of the study. It included the research approach and design, target population, sampling strategy, data collection procedures, instruments used, data analysis methods, and ethical considerations. The chapter also provided justification for the methodological choices made in line with the research objectives.

3.1 Research Approach

The study adopted a quantitative method research approach. This approach allowed comprehensive interactions among business knowledge, entrepreneurial networks, operational costs (particularly rental expenses), and how they influence performance of SMEs owned by persons with disabilities. Quantitative data allowed measuring the extent to which these variables influence the performance of SMEs owned by persons with disabilities in Kampala city.

3.2 Research Design

This study adopted a quantitative, cross-sectional, explanatory research design to investigate how entrepreneurial resources influence the performance of small and medium enterprises (SMEs) owned by persons with disabilities in Kampala. An explanatory research design is appropriate when the primary objective of a study is to examine the relationships between variables. This involved development of a structured questionnaire instrument, which was distributed to the respondents to statistically examine relationships among the study variables.

3.3 Study Area and Setting

The research was conducted in Kampala**,** Uganda’s capital city. As it is the country's commercial and economic hub, Kampala hosts a wide variety of SMEs owned by persons with disabilities across sectors like retail, services, technology, and manufacturing. The city offers a unique ecosystem of both formal and informal entrepreneurial networks, digital

innovation hubs, and policy-driven support programs—all of which made it an ideal setting for the study's focus.

3.4 Study Population

Kampala recorded a disability prevalence of 8.1 % out of the total disabled persons which is approximately 2.6 million persons in Uganda according to UBOS (2020). By calculation (8.1%*2,600,000 persons) the study population was only the disabled entrepreneurs out of the total 210600 disabled persons with Kampala. Due to the absence of comprehensive records on the exact number of disabled entrepreneurs in Kampala, the population size was estimated based on information obtained from disabled associations, municipal offices, and previous related studies on persons with disabilities.

3.5 Inclusion and Exclusion Criteria

Inclusion Criteria**:** Small and Medium Enterprises owned by disabled entrepreneurs registered with the Uganda Registration Services Bureau (URSB) or an umbrella organization of the PWDs; operating in Kampala.

Exclusion Criteria: Small and Medium Enterprises owned by persons with disabilities operating outside Kampala, and disabled entrepreneurs without consistent operations for the past year.

3.6 Sample Size Determination

The study adopted a statistical power model for the sample size determination, it enabled adequate representation of the desired respondents and analytical reliability, this model helped to arrive at a distinct sample size for this approach; the quantitative phase. There was no exact explicit total number of the disabled entrepreneurs in Kampala but different scholars show that there are SMEs owned by persons with disabilities in Kampala for example (Kabatunzi, 2022). From this estimated population, a sample of 180 respondents was selected using purposive sampling within the identified strata operating in Kampala across diverse sectors such as manufacturing, services, agriculture, and ICT. This sample population was positioned to provide insights into how the study variables affected day-to-day business operations and long-term performance.

Sample Size for Quantitative Survey

For the quantitative phase, a sample of approximately 180 respondents was targeted. This figure is based on statistical power analysis suitable for regression models, which assumes a 95% confidence level and a 5% margin of error. The sample size calculation follows the widely cited Leslie Kish (1965) formula:

$$n_o = \frac{Z^2 \times p \times q}{d^2} \ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots\ldots eqn.1$$

Where:

- n_o = Required sample size
- Z = Z-value at a 95% confidence level (1.96)
- p = Estimated prevalence or proportion of SME operators/owners in Kampala with adequate entrepreneurial knowledge or literacy
- $q = 1 - p$
- d = desired margin of error (0.05)

Unlike the above conservative assumption of p = 0.5 (which yields a sample size of approximately 385 respondents), this study adopted a more evidence-based estimate. Kisubi et al. (2022) reported that only 18% of SMEs demonstrated strong entrepreneurial competencies, while (Bakashaba, Musiita et al., 2024) found that approximately 20% of SMEs in Mbarara City exhibited adequate financial literacy.

Based on this empirical evidence, the study adopted p = 0.18 as the estimated proportion of disabled owned SMEs possessing adequate competencies, and q = 0.82 (1 − p) as the proportion lacking such competencies. This approach provides a context-specific and empirically grounded estimate rather than relying on the overly conservative assumption of maximum variability (p = 0.5).

Substituting these values:

$$n_o = \frac{1.96^2 \times 0.18 \times 0.82}{0.05^2} = \frac{3.8416 \cdot 0.1476}{0.0025} = 180.6 \approx 180\ respondents.$$

Thus, the required sample size was approximately **180 respondents**.

3.7 Sampling Technique

The researcher utilized a stratified random sampling technique to ensure that the sample is representative of SMEs owned by persons with disabilities across different sectors and business characteristics within Kampala. Stratification was crucial for maintaining representation across diverse subgroups within the disabled owned SME population, particularly given the heterogeneity of business types, sizes, and operational environments.

In this study, the sample was stratified based on key variables such as sector of operation (e.g., services, retail, manufacturing, and technology) and business size (small vs. medium enterprises).

Stratification by Sectors: The study employed a stratified sampling technique to ensure adequate representation across different sectors. The target population was first divided into mutually exclusive strata based on sector classification, namely: services, retail, manufacturing, and technology.

Stratification by Size and Age of Business: Older and more established SMEs had better access to networks or support schemes compared to younger businesses.

Within each stratum, simple random sampling was used to select individual participants (owners or key decision-makers), thus reducing selection bias and increasing the validity of findings.

3.8 Sampling Procedure

The sampling procedure involved a multi-stage approach, aligning with the stratified random sampling design described above:

Step 1 – Sampling Frame Development: A comprehensive list of disabled SMEs registered with the Uganda Registration Services Bureau (URSB) and affiliated with organizations such as umbrella bodies. This formed the primary sampling frame.

Step 2 – Stratification: The population was divided into relevant strata by sector and business size. This helped to improve accuracy, fairness, and credibility of study results because the sample population was diverse.

Step 3 – Purposive Sampling within the Strata: Following stratification, samples were drawn from each sector using purposive sampling methods. This approach was adopted to enhance

the representativeness of the sample and to allow for meaningful comparisons across sectors. Purposive sampling within the strata was the most appropriate sampling technique because it was almost impossible to use proportional sampling. This was due to the lack of accurate records on the number of disabled entrepreneurs in Kampala across their respective sectors, making proportional allocation impractical. Amongst the disabled entrepreneurs, questionnaires were only distributed to those who were willing to participate voluntarily. This systematic and stratified approach allowed more precise analysis of how the study variables operated across different business environments and SME characteristics.

3.9 Data Collection Methods

a) Primary Data Collection

Primary data was collected through a quantitative method approach, which involved structured questionnaires.

Structured Surveys/Questionnaires: A self-administered or enumerator-guided questionnaire was distributed to selected SME participants. The tool included Likert-scale questions to gather quantifiable data on:

- Levels of entrepreneurial knowledge and financial literacy.
- Strength and utility of entrepreneurial networks
- Monthly operational costs, especially rental expenses
- Access to and perceptions of support interventions
- Overall business performance (growth, profitability, and sustainability)

b) Secondary Data Collection

Secondary data was reviewed to provide additional context and triangulation for the primary findings. Sources included:

Policy Documents: National SME policies and strategic plans (e.g., Uganda's MSME Policy Framework).

Reports from Agencies: Evaluation reports from the Microfinance Support Centre, Youth Livelihood Programme, and Emyooga Fund.

Academic Literature: Peer-reviewed journals and working papers on SME performance in Sub-Saharan Africa.

Economic Reports: Data from the Uganda Bureau of Statistics (UBOS) on SME contributions to GDP, employment, and sectoral trends.

The integration of both primary and secondary data enhanced the robustness and credibility of the research findings.

3.10 Reliability and Validity of Data Collection Instruments

Reliability and validity of the data collection instrument was crucial for achieving accurate and meaningful research findings. This study employed structured questionnaires as the primary instrument for data collection.

3.10.1 Validity

Validity refers to how effectively the data collection instrument measures the variables. It is the conclusions, uses, inferences, and implications that can be made from the results of a qualitative study (Fitzpatrick, 2019; Rose & Johnson, 2020a). This implies that validity tests the authenticity of the research process, including the design, data collection, analysis, and the appropriateness of the paradigmatic mind frame that a researcher applied to the study (Candela, 2019; Fitzpatrick, 2019). Validity also refers to the degree to which an instrument accurately measures the intended constructs (Creswell & Creswell, 2018). For this study, three types of validity will be emphasized:

Content Validity: academic experts, SME practitioners, and field specialists in entrepreneurship and development studies to ensure that all relevant dimensions— such as business knowledge, entrepreneurial networks, operational costs, and support interventions— are appropriately covered, reviewed by the questionnaire. Revisions were made based on feedback to improve question clarity and relevance.

Face Validity: A pilot study was conducted among a small group of SME owners (approximately 10 participants) to assess how well the questions were understood. Their feedback guided further refinement of language and format, which ensured that questions are easily comprehensible and contextually appropriate.

Construct Validity: The construct (e.g., entrepreneurial knowledge) was measured using indicators adapted from previous validated studies. For example, questions assessing financial literacy were aligned with metrics used by Kajubi et al. (2015), while those on entrepreneurial networking reflected models grounded in social capital theory (Putnam, 2000).

3.10.2 Reliability

Reliability assessed the consistency of the instrument in measuring a construct (Saunders et al., 2019). The following approaches were used:

Internal Consistency Reliability: To evaluate how consistently the items in the questionnaire measure each construct, Cronbach's alpha coefficient was computed using pilot data. A Cronbach's alpha value of 0.7 or higher was considered acceptable for confirming reliability (Nunnally & Bernstein, 1994). Each thematic section (e.g., business knowledge, operational costs) will be independently assessed.

Test-Retest Reliability (if feasible): For a subset of respondents, the same instrument was administered twice within a two-week interval to check for consistency over time. This ensured that the instruments are not overly sensitive to temporal factors.

Triangulation for Qualitative Data: For interviews and focus groups, methodological triangulation was used by comparing responses across different participant categories (e.g., SME owners vs. support agency officials). This enhanced the credibility and dependability of qualitative findings.

Establishing high levels of reliability and validity, the study ensured that its instruments generated trustworthy data that accurately reflected the realities of SMEs in Kampala. These measures collectively strengthened the rigor of the research and supported the credibility of the conclusions drawn.

3.11 Variable Description

The study examined several key variables aligned with the research objectives. These were categorized as independent, dependent, and moderating variables. The following table presents a structured overview:

Table 1: Description of Study Variables

Variable	Description	Association	Expected Outcome
Business Knowledge	Level of knowledge in finance, planning, marketing, and record-keeping	Independent Variable	Higher knowledge levels are expected to lead to better decision-making and stronger SME performance.
Entrepreneurial Networks	Strength and diversity of business connections (formal/informal)	Independent Variable	Strong networks may increase access to markets, finance, and innovation, improving SME performance.
Operational costs (Rent)	Monthly rent and related facility expenses incurred by SMEs	Independent Variable	High rent is expected to reduce profit margins and hinder business scalability.
Intrapreneurship	Ability to decide among the available alternatives and implement so as to achieve new opportunities	Mediating Variable	High innovation leads to high SME performance
SME Performance (failure)	Measured through growth (revenue, profit), survival, and market expansion	Dependent Variable	Influenced by the combined effect of knowledge, networks, costs, and support access.

3.12 Data Management and Quality Control

Effective data management and quality control were essential for ensuring the accuracy, consistency, and integrity of the research findings. This study adopted structured procedures to guide the collection, storage, analysis, and protection of quantitative data throughout the research process.

3.12.1 Data Management

Quantitative data was collected, which was managed through the following steps:

Data Entry: Quantitative data collected through questionnaires was entered into **SPSS** backed up using Microsoft Excel.

Verification was employed to minimize input errors, double entry, and resolve discrepancies.

Data Storage: All data was securely stored in password-protected folders on both local and cloud-based storage systems. Hard copy documents were kept in a locked file cabinet, accessible only to the research team. Regular data backups were performed to avoid data loss.

Data Organization: For ease of analysis, datasets were labeled and categorized according to variables (e.g., business knowledge, operational costs) and demographic identifiers (e.g., sector, size of business). Coding systems were applied for both qualitative themes and quantitative variables.

3.12.2 Quality Control

To ensure the accuracy, credibility, and consistency of the data collected, several quality control mechanisms was implemented:

Pre-testing of Instruments: Before full-scale data collection, the questionnaire and interview guide was piloted with a small group of SMEs (10–15 participants) to identify unclear questions, assess time requirements, and test logistics. Necessary revisions were made based on feedback.

Enumerator Training: Enumerators involved in administering the survey underwent comprehensive training on research ethics, question delivery, probing techniques, and respondent engagement to reduce interviewer bias and ensure standardized procedures.

Supervision during Data Collection: A field supervisor regularly monitored data collection activities which ensured compliance with the research protocol, accuracy of responses, and resolution of any logistical or technical challenges that arise.

Validation Checks: Spot-checks and back-check interviews (re-administering a subset of questions to select participants) were conducted to validate the authenticity of the data collected.

Triangulation: The integration of qualitative and quantitative methods allowed data triangulation, and improved the credibility and validity of the results. Themes from interviews were compared against trends in survey data to confirm consistency.

3.13 Data Analysis

The study adopted quantitative analytical techniques, which ensured a comprehensive understanding of how business knowledge, entrepreneurial networks, operational costs (especially rental expenses), and support interventions influence SME performance in Kampala.

3.13.1 Quantitative Data Analysis

Quantitative data collected through structured questionnaires was analyzed using SPSS. The analysis began with descriptive statistics (including means, standard deviations, frequencies, and percentages), which summarized respondents' demographics and key study variables. Thereafter, inferential statistical methods, particularly correlation and regression analysis, were employed to determine the strength and direction of relationships between the entrepreneurial resources and SME performance. Correlation analysis assessed multicollinearity between variables, while regression models tested the hypotheses and control for confounding factors such as firm size and sector. Statistical significance was set at $p < 0.05$.

3.14 Ethical Considerations

Permission from Relevant PWD owned SMEs' Associations and Kampala Authorities: Formal requests were submitted to organizations such as Uganda Small Scale Industries Association (USSIA), and Kampala City Traders Association. These letters outlined the purpose of the study, the methods of data collection, and how confidentiality and ethical integrity was upheld.

Approval from Makerere University: Ethical clearance was sought from the School of Business Research and Ethics Committee. A detailed research proposal and consent documents were submitted for review and approved in line with university policies.

Informed Consent: Participation in the study was voluntary. Each respondent received a clear explanation of the study's purpose, data confidentiality, risks, and the right to withdraw at

any stage. Written consent was obtained from all participants prior to interviews or questionnaire administration.

Confidentiality and Anonymity: Data was anonymized during entry and reporting to ensure privacy. No personal or business identifiers were disclosed in the final report. Digital records were encrypted and securely stored.
Respect and Dignity: The research adhered to principles of respect, integrity, and non-maleficence. Special attention was given to avoid any harm or discomfort to participants during interviews or discussions.

3.15 Study Limitations

The researcher acknowledged several potential limitations that influenced its execution and generalizability:
Access to Small and Medium Enterprises owned by persons with disabilities and Sensitive Information: Some SMEs were reluctant to share financial details or provide candid assessments of operational challenges due to competitive concerns or reputational risk. Mitigation included emphasizing confidentiality and using aggregate-level data where needed.

Response Rates and Participation: SME owners often have tight schedules, which resulted in low participation rates. To mitigate this, flexible scheduling, polite reminders, and possible refreshments during focus groups were suggested to improve engagement.

Geographic and Sectoral Limitations: The study focused exclusively on SMEs owned by persons with disabilities in Kampala, which did not reflect the experiences of disabled owned SMEs in rural or peri-urban areas. As such, generalizability is limited to urban, formal-sector SMEs.
Potential Bias in Self-Reporting: Since the study relied on self-reported data, there is a risk of social desirability bias or inaccurate recall. This was addressed by assuring anonymity and triangulating responses through both qualitative and quantitative means.

Time and Resource Constraints: Given the cross-sectional nature of the study, it captured data at a single point in time. This restricted the ability to measure changes or trends in SME performance over time. However, future research may consider longitudinal follow-up studies.

CHAPTER FOUR

RESULTS OF THE STUDY

4.0 Introduction

This chapter presented the findings of the study of how entrepreneurial resources, intrapreneurship, influences the performance of SMEs owned by persons with disabilities in Kampala city. The findings further examined the intervening role of the intrapreneurship between the variables. Based on chapter three, which stated the sample size of 180 SMEs owned by persons with disabilities, the actual respondents were 111 SMEs owned by persons with disabilities and the actual variance was 69 (non-respondents) SMEs owned by persons with disabilities in Kampala city. This is because some disabled entrepreneurs were biased about different stakeholders who collected their data before, but did not deliver solutions as they promised during their data collection.

The chapter begins with descriptive results. Frequency distributions were used to summarize the background information of the respondents. Next was the Pearson Correlation analysis, which was used to identify how the variables are related to each other. This analysis showed both the strength and the direction of these relationships. This was followed by a regression model, which tested how well the independent variables predict SME performance among the disabled individuals. The chapter also considered the role of intrapreneurship. Indirect effect tests were used to explore its mediating role. Overall, the findings were presented to address the following research objectives;

To establish how entrepreneurial knowledge influences the performance of SMEs owned by persons with disabilities in Kampala city.

To establish how entrepreneurship networks influence the performance of SMEs owned by persons with disabilities in Kampala city.

To establish how operational costs influence the performance of SMEs owned by persons with disabilities in Kampala city.

To establish how the mediating role of intrapreneurship influences the relationship between entrepreneurial resources and performance of SMEs owned by persons with disabilities in Kampala city.

4.1 SME Characteristics

This section presented the background information of SMEs operated by people with disabilities in Kampala. The section highlighted the nature of business, registration status, reasons for non-registration, and how the SMEs were started. These results provided a clear picture of the entrepreneurial environment in which disabled entrepreneurs operate.

Table 2: SME Characteristics, Total N = 111 SMEs

Nature of Business	Count	Percent	Cumulative %
Service Sector	30	27.0	27.0
Manufacturing / Processing	22	19.8	46.8
Retail Trade & Vending	49	44.1	91.0
Agri-Business	10	9.0	100.0
Is business formally registered?	Count	Percent	Cumulative %
Yes	10	9.0	9.0
No	101	91.0	100.0
Why Not Registered	Count	Percent	Cumulative %
Cost	3	2.7	2.7
Don't Know How	50	50.5	53.2
Bureaucracy	24	23.4	76.6
No Benefit	21	20.7	97.3
Other	3	2.7	100.0
How SMEs were started	Count	Percent	Cumulative %
Inherited	1	0.9	0.9
Personal Savings	52	46.8	47.7
NGO/ Gov't Support	5	4.5	52.3
Family Assistance	14	12.6	64.9
Loan	39	35.1	100.0

Nature of Business: The first attribute is the nature of business. The majority of enterprises were in retail trade and vending. This group accounted for 44.1% of all respondents. The service sector was also significant, contributing 27.0% of the businesses. This shows that most entrepreneurs with disabilities concentrated on accessible sectors such as trade and services. Other business categories like manufacturing who were artisans (shoe making shop and dress tailoring shop in Kiyembe Kampala), agri-business, and home-based enterprises represented smaller shares of the sample.

Business Registration. Only 9.0% of the enterprises were formally registered. In contrast, a large majority of 91.0% had not undergone registration. This highlights a high level of informality within the sector. The results suggest that most disabled entrepreneurs operated outside formal systems, which may limit their access to credit and big contracts. Further, they cannot easily attain legal protections in their informal mode of operations.

Reasons for non-registration. A substantial proportion of respondents, 50.5%, indicated that they did not know how to register their businesses. Another 23.4% attributed non-registration to bureaucracy. These two reasons suggest that both lack of awareness and administrative hurdles are barriers to formalization. Fewer respondents mentioned cost or lack of benefits as reasons for remaining informal. The findings emphasize the importance of addressing knowledge gaps in the area of business registration.

How the SME was started. Almost half of the businesses, 46.8%, were started using personal savings. Loans were the second most common source, accounting for 35.1%. This showed that most entrepreneurs rely heavily on self-financing and credit. Support from family and NGOs or government was less common, highlighting limited external assistance. These patterns reflected the financial challenges faced by disabled entrepreneurs at the entry stage of business. In summary, the table provides important background information on the nature, structure, and financing of disabled entrepreneurs in Kampala.

4.2 Disabled Entrepreneur Characteristics

Table 3 presents the background information of disabled entrepreneurs in Kampala. The table includes gender, age group, marital status, business training, and education levels. These characteristics provided an understanding of the social and human capital of the entrepreneurs. They also helped explain the environment in which their businesses operated.

Table 3: Disabled entrepreneur Characteristics, Total N = 111 Individuals

Gender Distribution	Count	Percent	Cumulative %
Male	61	55.0	55.0
Female	50	45.0	100.0
Age Group	Count	Percent	Cumulative %
18 - 52 yrs	1	0.9	0.9
26 - 33 yrs	27	24.3	25.2
34 - 41 yrs	61	55.0	80.2
Over 41 yrs	22	19.8	100.0
Marital Status	Count	Percent	Cumulative %
Single	57	51.4	51.4
Married	54	48.6	100.0
Received any Business training	Count	Percent	Cumulative %
Yes	33	29.7	29.7
No	78	70.3	100.0
Education Level	Count	Percent	Cumulative %
No Formal	11	9.9	9.9
Primary	37	33.3	43.2
Secondary	62	55.9	99.1
Vocation/ Certificate	1	0.9	100.0

Gender distribution: Male respondents formed the majority, accounting for 55.0%. Female respondents made up 45.0%. This indicates that while men are slightly more represented, women are also actively engaged in business. The near balance suggests that entrepreneurship among people with disabilities in Kampala is not majorly found among the males.

Age group: The largest group was between 34-41 years, making up 55.0% of the sample. Another significant group was aged 26-33 years, accounting for 24.3%. This shows that entrepreneurship was most common among middle-aged individuals. Younger participants, such as those aged 18- 25 years, were very few. Older participants over 41 years were also fewer compared to the 34–41 group. This pattern highlights the dominance of young economically active disabled adults.

Marital status. Single respondents represented 51.4% of the sample. Married respondents made up 48.6%. This suggests that marital status does not create a major divide

in participation when it comes to the SMEs. Both single and married people with disabilities are actively engaged in business, which indicates that family commitments are not necessarily a barrier to entrepreneurship.

Business Training: Only 29.7% of respondents reported receiving some form of business training. A much larger proportion, 70.3%, had not received any form of training. This suggested that most entrepreneurs rely on informal knowledge and experience. The lack of training reduces efficiency and hinder growth. The findings highlighted the need for targeted business education.

Education level: Secondary education was the most common, with 55.9% of respondents achieving this level. Primary education followed with 33.3%. Very few respondents had vocational or certificate training and only 9.9% had no formal education. These results suggested that most entrepreneurs have basic schooling. However, higher education and specialized training are rare. This limited exposure to advanced entrepreneurial skills.

4.3 Pearson Correlations

The table below presents the Pearson (r) correlations between the variables. The statistic has a range of -1.000 – 1.000. The table showed mean values, standard deviations, and correlation coefficients. The descriptives showed that the variables were all rated on a fairly low note, save for the entrepreneurial knowledge which showed the highest rating. The results indicate how the study variables relate to each other and to business performance.

Table 4: Correlations

	Mean	**SD**	**1**	**2**	**3**	**4**	**5**
Entrepreneurial Knowledge-1	4.356	.562	1.000				
Operational costs-2	3.273	.879	-.517**	1.000			
Entrepreneurial Networks-3	1.824	.734	.409**	-.437**	1.000		
Intrapreneurship-4	3.511	.959	.524**	-.518**	.497**	1.000	
Business Performance-5	3.941	.830	.537**	-.530**	.467**	.664**	1.000

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

4.3.1 Entrepreneurial Knowledge and Business Performance

The correlation table shows a significant positive relationship between entrepreneurial knowledge and SME performance among people with disabilities in Kampala (r = .537**, p<.05). The result means that when entrepreneurial knowledge increases, business performance also improves. Entrepreneurs with higher levels of knowledge are more likely to run profitable and sustainable businesses. They are most likely to be better at managing finances, and responding to market demands. The results further show that knowledge is a key driver of business outcomes. Entrepreneurs who understand business processes make better decisions and reduce risks. Further, they can identify opportunities more effectively and readily adapt to challenges in competitive markets.

4.3.2 Entrepreneurship Networks and Performance of SMEs

The Pearson correlation results showed a positive relationship between entrepreneurship networks and the performance of SMEs owned by people with disabilities in Kampala (r = .467**, p<.05). This means that as entrepreneurship networks expand, SME performance improves. Disabled entrepreneurs with stronger networks are more likely to access markets and information. Networks create opportunities for collaboration and customer connections. They also help business owners learn from peers and share experiences. Entrepreneurs who lack networks often struggle with isolation and limited access to opportunities. In contrast, those with wider networks adapt more easily to challenges and discover new ways of growing their businesses.

4.3.3 Operational costs and Performance of SMEs

Pearson correlations were further employed to establish how operational costs influence the performance of Kampala SMEs among disabled people. The correlation table shows a significant negative relationship between these two variables (r = -.530**, p<.05). This means that as operational costs increase, SME performance decreases. In other words, high costs are a burden to disabled entrepreneurs. When costs rise, profits and growth are affected. Limited resources among disabled entrepreneurs worsen this challenge. Managing costs becomes a key factor for sustainability. The negative relationship highlights the need for cost-reduction strategies. Support programs can also help reduce overheads for these disabled entrepreneurs. High costs reduce available funds for innovation and growth. On the other hand, lower costs free resources for reinvestment. The findings suggest that reducing

operational costs improves performance. In conclusion, operational costs are a major barrier to SME success. Disabled-run businesses must manage them carefully.

4.4 Regression Model Analysis

The results below show the predictive effect of entrepreneurial knowledge, operational costs, entrepreneurship networks, and intrapreneurship on the SME performance among disabled people in Kampala.

Table 5: Regression Model

	B	**Std. Error**	**β**	**t**	**Sig.**	***Tolerance***	**VIF**
(Constant)	1.557	.614		2.536	.013		
Entrepreneurial Knowledge	.270	.125	.183	2.163	.033	.632	1.582
Operational costs	-.127	.065	-.166	-1.958	.053	.625	1.599
Entrepreneurial Networks	.121	.091	.107	1.326	.188	.697	1.435
Intrapreneurship	.372	.076	.429	4.893	.000	.587	1.704
Dependent Variable: Business Performance							
R	.722						
R Square	.521						
Adjusted R Square	.503						
Std. Error	.585						
F Statistic	28.856						
Sig.	.000						

The results show that the predictors can account for 52.1% of the business performance in the sample (R Square = 0.521). The results show that entrepreneurial knowledge has a significant positive effect on the SME performance ($\beta = .183$, $p<.05$). Additionally, intrapreneurship also has a significant positive effect on the dependent variable, and its effect is higher than that of any other predictor ($\beta = .429$, $p < .05$). This means both knowledge and intrapreneurship are key predictors of SME performance. On the other hand, operational costs and entrepreneurial networks both have a non-significant effect on the SME Performance ($p > .05$). The practical implication is that disabled entrepreneurs need support to build knowledge and intrapreneurship capacity. Training and innovation with these SMEs businesses should be encouraged. Stakeholders should invest in these areas to boost the growth and sustainability of SMEs.

4.6 Mediating Role of Intrapreneurship

Smart PLS was used to analyze the findings, which helped to determine the mediating role of intrapreneurship in the relationship between entrepreneurial resources and SMEs performance among disabled people. The analysis was done using Smart Partial Least Squares 4.0 to determine the intervening role of intrapreneurship in the relationship between the study of constructs and SME business performance. The results provide insights into how operational costs, entrepreneurial knowledge, and entrepreneurial networks contribute to SME performance outcomes through the mediating influence of intrapreneurship.

Table 6: Mediation Model Statistics

Indirect Effects	β	Std. Error	T values	p values	95% bcci
Operational costs ⟶ Intrapreneurship ⟶ Business Performance	-0.109	.058	1.886	.059	-0.236,0.014
Entrepreneurial Knowledge ⟶ Intrapreneurship ⟶ Business Performance	0.121	.050	2.436	.015	0.027, 0.220
Entrepreneurial Networks ⟶ Intrapreneurship ⟶ Business Performance	0.116	.049	2.357	.018	0.030, 0.220

From the results, it was clear that intrapreneurship does not mediate the relationship between the operational costs and the business performance ($\beta = -0.109$, $p > 0.05$). This suggests that higher operational costs do not interact with intrapreneurship activities in such a way as to allow this interaction to improve the business performance. On the other hand, entrepreneurial knowledge and entrepreneurial networks have a relationship with the disabled-owned SMEs, which is truly mediated by intrapreneurship. The mediation results indicate that intrapreneurship significantly channels the effects of entrepreneurial knowledge and networks toward business performance, as reflected in their significant paths with confidence intervals excluding zero. This means that knowledge and networks enhance disabled-owned SME performance indirectly by stimulating intrapreneurship behavior. However, operational costs do not significantly enhance business performance through intrapreneurship.

CHAPTER FIVE

DISCUSSION OF THE RESULTS

5.0 Introduction

This chapter presented the discussions, conclusion, and recommendations based on the findings in Chapter Four of this study. It discussed the findings of other scholars who studied the same constructs and the relationship of their findings towards this study. Largely, many scholars agreed with these findings, and to the smallest extent, some scholars had different findings regarding the influence of entrepreneurial knowledge, entrepreneurial networks, operational costs, and the performance of SMEs owned by persons with disability. When all the constructs are fully put under positive empowerment, they yield an additional 52.1% of the positive performance of the predictors, as shown in the regression analysis.

5.1 Discussion

5.1.1 Entrepreneurial Knowledge and Performance of SMEs

The regression results revealed that entrepreneurial knowledge has a statistically significant and positive effect on the performance of SMEs owned by persons with disabilities in Kampala City ($\beta = .183$, $p < .05$). This implies that higher levels of entrepreneurial knowledge contribute to improved business performance, particularly in terms of increased profitability and the ability of these enterprises to sustain operations beyond five years. In other words, when entrepreneurs with disabilities possess stronger business knowledge and skills, they are better positioned to make informed decisions that enhance enterprise growth and long-term survival.

These findings are consistent with Tiasakul et al. (2024), whose study in Canada highlighted the importance of accessible entrepreneurship training programs in strengthening the capacity and performance of entrepreneurs with disabilities. Similarly, Abdullah Al Mamun et al. (2019) established that entrepreneurial knowledge—particularly managerial and technical skills—is a significant predictor of enterprise performance, reinforcing the argument that knowledge equips entrepreneurs with competencies necessary for business success.

However, the present findings contrast with those of (Nur Hidayah and Rodhiah, 2023), who found that entrepreneurial knowledge does not automatically translate into improved SME performance in Indonesia. Their study suggests that other contextual factors, such as market conditions, access to finance, or external support systems, may moderate the relationship between knowledge and performance. This divergence indicates that while entrepreneurial knowledge is important, its impact may depend on the broader business environment and available resources.

5.1.2 Entrepreneurial Networks and Performance of SMEs

The regression analysis revealed that entrepreneurial networks did not have a statistically significant effect on the performance of SMEs owned by persons with disabilities in Kampala City ($p > .05$). This suggests that, within this context, networking activities alone may not directly translate into improved business outcomes. It is possible that entrepreneurial networks become more valuable at later stages of business development, particularly when firms are already stable and seeking growth or expansion. For SMEs that are still struggling to establish themselves, fundamental constructs such as entrepreneurial knowledge and intrapreneurship may be more critical for survival and performance than external networking relationships. Faisal Al-Madi et al. (2021) observed that entrepreneurial networks may not directly impact SME performance unless mediated by intrapreneurship-related constructs. In this regard, networks may serve as supportive mechanisms whose benefits depend on the firm's internal competencies

However, (Namatovu et al; 2012) who studied disabled entrepreneurs in Uganda disagrees with these findings because they argue that entrepreneurial networks are crucial to the performance of SMEs of the disabled. Although the current findings indicate no direct effect, previous studies continue to offer a more nuanced perspective. Nurunnabi et al. (2019) found that entrepreneurial networks positively influence firm performance; however, this relationship was mediated by dynamic capabilities. This implies that networks enhance performance only when firms possess the internal capacity to effectively utilize external relationships.

5.1.3 Operational costs and Performance of SMEs

The regression findings indicated that operational costs have a non-significant effect on the performance of SMEs owned by persons with disabilities in Kampala City ($p > .05$). It was also established that intrapreneurship does not mediate the relationship between operational costs and business performance ($\beta = -0.109$, $p > .05$), implying that operational costs affect the performance of SMEs owned by persons with disabilities directly. However, this direct effect is not statistically significant. The negative beta coefficient suggests that an increase in operational costs is associated with a decrease in performance, although this relationship is weak and not statistically significant.

Other scholars, such as Murniyanto et al. (2021), who examined operational costs and company growth using profitability as the main predictor, reported similar findings, indicating that operational costs have a non-significant effect on SME performance. However, Porter (1985), who examined the impact of operational costs on firm performance, disagreed with these findings. He argued that operational costs have a significant impact on enterprise performance.

5.1.4 Intrapreneurship and Performance of SMEs

The regression findings indicated that intrapreneurship has a significant positive effect on the dependent variable, and its effect is stronger than that of any other predictor ($\beta = .429$, $p < .05$). Scholars such as Maoto (2023), who examined the contribution of innovation to the performance of entrepreneurs with disabilities in South Africa, found that innovation positively contributes to the performance of disability-owned SMEs in various ways, including promoting social inclusion rather than focusing solely on product development. Similarly, Buyinza and Okumu (2019) found that SME performance improves when there is collective collaboration across the four types of innovation: process, product, marketing, and organizational innovation. Innovation also serves as a strong mediator between entrepreneurial knowledge and entrepreneurial networks, but not between operational costs and business performance.

Objective one

To examine how entrepreneurial knowledge influences the performance of SMEs owned by persons with disabilities in Kampala City, the findings indicate that entrepreneurial knowledge has a positive effect on their performance. Specifically, a one-unit increase in

entrepreneurial knowledge leads to a 0.183 increase in the performance of these SMEs. This positive effect is reflected in the improvement of the performance indicators outlined in the conceptual framework under the dependent variable.

Entrepreneurial knowledge enables entrepreneurs with disabilities to identify and respond effectively to market demands by producing goods and services that meet customer needs. It also enhances their ability to solve societal problems, for which customers are willing to pay, thereby helping to expand and sustain their customer base. Entrepreneurs with higher levels of knowledge are more likely to operate profitable and sustainable businesses, as they are better equipped to manage finances and make sound managerial decisions.

These findings imply that the government should prioritize targeted interventions aimed at strengthening the entrepreneurial capabilities of persons with disabilities, such as providing training and capacity-building programs. Similar conclusions were drawn by Marvel et al. (2007), who found that entrepreneurial knowledge positively influences business performance, particularly when innovation serves as a mediating variable.

Objective two.

To examine how entrepreneurial networks influence the performance of SMEs owned by persons with disabilities in Kampala City, the findings indicate that entrepreneurial networks do not have a significant effect on their performance. Although entrepreneurial networks can enhance access to information, resources, and collaborative opportunities, which may contribute to increased profitability through improved resource availability and consistent market supply, this effect was not statistically supported in the present study.

Entrepreneurial networks only appear to be more beneficial for well-established SMEs owned by persons with disabilities, particularly those already benefiting from economies of scale. In contrast, newly established SMEs may not gain substantial advantages from networking because they are still developing their operational capacity and market presence.

Therefore, umbrella organizations such as the National Union of Disabled Persons of Uganda (NUDIPU), Action for Youth with Disabilities Uganda (AYDU), the National Association for the Deaf Blind in Uganda (NADBU), the Epilepsy Support Association Uganda (ESAU), Legal Action for Persons with Disabilities Uganda (LAPD), as well as the government, should strengthen and create structured networking platforms for SMEs owned by persons with disabilities in Kampala City. These networking initiatives should be

supported by intrapreneurship practices to enhance their effectiveness and improve SME performance. A similar conclusion was drawn by Hoang and Antoncic (2003), who, in their network-based research in entrepreneurship, argued that some entrepreneurs lack the necessary skills to effectively utilize entrepreneurial networks, which may limit the potential benefits of such connections.

Objective three.

To establish how operational costs influence the performance of SMEs owned by persons with disabilities in Kampala city, the findings show that operational costs negatively influence the performance of SMEs owned by persons with disabilities in Kampala city. A unit increase in the entrepreneurial knowledge will lead to 0.166 decrease in the performance of SMEs owned by persons with disabilities in Kampala city. Expenses reduce the profitability of business meaning that SMEs owned by disabled persons should focus on methods of cost minimization; this will leave them with reasonable profits to re-invest. This similar conclusion was seen in the scholarly research of (Murniyanto Murniyanto et al., 2021) who studied operational costs and company growth with profitability as the major predictor; they agreed with these findings.

Objective four.

To examine the mediating role of intrapreneurship in the relationship between entrepreneurial resources and the performance of SMEs owned by persons with disabilities in Kampala City, the findings indicate that intrapreneurship positively influences SME performance as a mediating variable. Specifically, a one-unit increase in intrapreneurship leads to a 0.429 increase in the performance of these SMEs.

Intrapreneurship enhances the effect of entrepreneurial knowledge and entrepreneurial networks on SME performance by fostering innovation across manufacturing processes, products, marketing strategies, and organizational practices. Such innovations improve production efficiency, reduce operational costs, and increase profitability through market-oriented solutions.

These results are supported by Augusto Felício et al. (2012), who studied the dimensions of intrapreneurship and SME performance, and found that intrapreneurship positively impacts productivity, business growth, and financial performance. This highlights the critical role of intrapreneurship in strengthening the capacity of SMEs owned by persons with disabilities to leverage entrepreneurial resources effectively for improved performance.

CHAPTER SIX

CONCLUSION, CONTRIBUTIONS, AND RECOMMENDATIONS

6.1 Conclusions

The study intended to examine the impact of entrepreneurial resources on the performance of SMEs owned by persons with disabilities, the literature review showed that there has not been enough focus on disabled entrepreneurs and yet they also participate in owning and running businesses. The majority of these business owners are male, with a percentage of 55.0% and majority of them own families. This study aims to help policymakers and different stakeholders have an informed position while making decisions on matters regarding SMEs owned by persons with disabilities. Most of the disabled individuals who own businesses started with their personal savings, meaning that they might have tried something like employment or any other business before, but it did not work out. Personal savings to start a business means relying less on borrowing, not in the way that they do not want to borrow, but they are not comfortable with the borrowing procedures, and most of them lack collateral. This leaves them with insufficient capital to invest in expanding their businesses.

Entrepreneurial knowledge is the most significant predictor of the performance of SMEs owned by persons with disabilities, as found in the findings; most of the disabled individuals who participated in attempting the questionnaire have not received a high level of learning that is a certificate or university level. More focus should be put on increasing entrepreneurial knowledge awareness among the disabled, especially through skill training and through academic education. Operational costs did not predict the performance of disabled-owned SMEs, it was found non-significant in the regression analysis because all businesses incur costs, but disabled-owned businesses meet an extra cost because of disability, for putting items on the market stall every day and carrying them to store.

Disabled entrepreneurs manage operational costs with simple business management skills, but the greatest problem is a lack of enough capital. Entrepreneurship networks had a non-significant impact on the disabled-owned SMEs performances unless mediated by intrapreneurship. Through proper decision-making, the business can choose the right networks to associate with and which umbrella bodies to enroll with to benefit from other resources shared in the networking systems. Intrapreneurship had a significant impact on the

performance of disabled-owned SMEs because it involves innovation for efficiency and informed decision-making, with implementers focusing more on it; it will positively influence the disabled SME performance.

6.2 Contributions

Contributions towards this study were categorized in to three that is literature contributions, methodological contributions, and practical contributions:

Literature contributions involved, adding on the existing literature about SME performance of persons with disabilities in developing economies like Uganda and to the constructs (entrepreneurial resources). There have been limited research interests towards disabled entrepreneurs as most people term them as marginalized but this study adds to the scanty existing research among the disabled entrepreneurs. Entrepreneurial knowledge strongly influences the performance of SMEs owned by persons with disabilities and entrepreneurial networks are only significant to performance when mediated by intrapreneurship. Other academicians and scholars who will have to study/research about disabled entrepreneurs can use these findings as empirical information and other stakeholders can use this study to understand how the entrepreneurial resources influence SMEs performance of persons with disabilities in contexts of emerging economies like Uganda.

Methodological contributions involved, aligning a perfect research design for this cross-sectional study, original data collection instrument was developed which aided data collection among disabled entrepreneurs, which enabled getting feedback about the variables studied, a sampling procedure tailored to the disabled entrepreneurs in Kampala was developed, which was sampling frame development, stratification and purposive sampling with in the strata. Primary data was collected and it is presented in the chapter 4, findings as demographic results and how independent variables influenced depended variables (problem variable), data management procedures and data control procedures were developed and as presented in chapter 4 of the study and these can be areas of reference to future scholars/academicians studying the same variables.

Practical contributions involved, this is seen through suggested recommendations towards the problem variable (SME performance of persons with disabilities), when these recommendations such as training programs tailored to improve the entrepreneurial of disabled entrepreneurs and encouraging them to associate with umbrella bodies are put into practice, it will improve SME performance of persons with disabilities. I identified areas of

further study for the further academicians or scholars who shall be interested in the studying about the disabled entrepreneurs. It was identified that it is the middle-aged populations amongst the disabled persons carrying out the business with a number of men being more than a number of women. In general, it was evident that intrapreneurship is key towards the SME performance among persons with disabilities if practically implemented because it improves efficiency of entrepreneurial knowledge and entrepreneurial networks, which influence performance. The results offer a realistic benchmark for understanding the entrepreneurial position of persons with disabilities and provide insights for policies, training, and support programs aimed at enhancing the capacity and sustainability of disability-owned enterprises.

6.3 Recommendations

The ministry should focus on supporting education among persons with disabilities, that is to say focusing on inclusiveness of persons with disabilities from primary to university level; this can be done by placing special needs teachers at all academia levels (educational courses tailored to specific challenges encountered by persons with disabilities in acquiring academic knowledge). More importantly, creating schools for special needs and this shall help disabled persons to interact amongst themselves to perhaps discover a collective solution towards challenges they face, and discover their potential and talents. School is one of the contributors to entrepreneurial knowledge through courses such as entrepreneurship and through interactions among students themselves, and with their tutors, thus this will contribute more towards the entrepreneurial knowledge among disabled entrepreneurs.

The government should empower the work of umbrella bodies such as the National Union for Persons with Disabilities, among others. This is by creating a direct link between the Ministry of Gender, Labor, and Social Development and these umbrella bodies of persons with disabilities, as well as the Ministry of Gender, Labor, and Social Development directly supervising the related expenditures government finances through these umbrella bodies. Findings show that many disabled individuals know about the umbrella bodies but they have not subscribed to them, and I believe this disadvantages them more. External stakeholders, government of Uganda, humanitarians help disabled persons through umbrella bodies or disabled associations, this can help disabled entrepreneurs to access money to expand their business among other benefits. The more disabled entrepreneurs interact with the umbrella bodies, the more they are exposed to information about the exact challenges they are facing

which improves the entrepreneur networks and its benefits among disabled entrepreneurs. There are possible solutions (information) of challenges which were solved among disabled entrepreneurs, let us say beyond the boundaries of Kampala or Uganda and to a given extent these solutions might apply some of the existing challenges. Interaction between disabled entrepreneurs and umbrella bodies does not only strengthen entrepreneurial networks but as well, subtly leads to improved services in their working areas and it will force the umbrella bodies to know the specific needs to submit to the government.

The ministry should enforce sensitizing about the need to work with people with disabilities without discrimination, in disabled entrepreneurs lies more of under explored ideas and a labor force that could lead to better entrepreneurial networks, efficient operations and increased knowledge availability through practical experience, etc., because disability is not inability. For example, most hotels and accommodation companies do not hire disabled persons as receptionists, secretaries, which limits their ability to learn on the job some business skills before they start their own business, which limits their opportunities for entrepreneurial knowledge. Findings show that most disabled entrepreneurs started using personal savings, meaning that they might have tried out something that failed due to limited exposure about business ideas and braininess skills. As it is stated in the practical justification of Chapter One of this study, there is a need for the inclusion of all humans because disabled are also humans, not half humans as it is perceived in the public eye. One disabled person asked why, during service delivery, disabled individuals come last, yet during the voting cycle their votes equally count.

Setting up infrastructure that is compatible with disabled entrepreneurs, the buildings should have lifts/elevators to favor disabled entrepreneurs from steep stairs, which can lead them to accidents through falling, which will lead to efficiency in transactions between disabled entrepreneurs and their suppliers' as well as easy access to their places of work. Most disabled persons who own SMEs purchase as retailers from the shops of the suppliers that are on the fifth floor, while some of the buildings do not have elevators. This forces disabled entrepreneurs to rely on a hired labor force of people without disabilities to buy for them from the wholesale shops to their retail shops, which leads to high operational costs. The government should also set up selling points/markets specifically for disabled persons running SMEs rather than open spaces because people without disabilities tend to encroach on the open spaces.

Reconsidering the voting system for the representatives of people with disabilities at the top most representation of the people with disabilities. The top representatives at the parliamentary level only consider the representatives (the ones who vote on the behalf of others at the regional level) rather than the entire disabled community, and thus some of these individuals at the village and parish levels do not benefit from the services of their leaders. They are always sent to the offices of the disabled at the local council one level.

6.4 Limitations

Most of the disabled Small and Medium Enterprise owners were more reserved because, in the past many researchers collected information from them and promised that they could be helped in the near future, though nothing came by. It was difficult to locate disabled-owned businesses, since it is a political season; many of them were being taken often to get small logistics from their contesting leaders so sometimes I could not see them on time.

6.5 Areas for Further Research

There should be more concentration on women with disabilities operating SMEs because according to the findings, 55.0% of respondents are men, yet the NPHC 2024 statistical study showed that there are more disabled women than men. The impact of disability on the efficacy (perception) of the disabled individuals towards business. The role of rehabilitation centers on the attitude of the disabled people towards business, as well as their ways of life, the geographical scope was limited to only Kampala and future scholars can expand the research to a countrywide scope because there are disabled entrepreneurs carrying out business outside Kampala, which will expand on the available literature.

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APPENDIX

MAKERERE UNIVERSITY

Dear *Respondent,*

You are invited to participate in a research study that seeks to understand the business experiences of people with disabilities who operate small and medium-sized enterprises (SMEs) in Kampala City. The title of the study **is *exploring how entrepreneurial resources influence small and medium enterprises (SMEs) amongst disabled people in Kampala city, Uganda, with an emphasis on their role as resources and facilitators of SMEs' performances*.** This study is being conducted as part of academic research to inform policies and programs that could support better entrepreneurs with disabilities. Before proceeding, please take a few moments to read the following information about your rights and this study:

***Purpose of the Study*:** The purpose of this study is to examine how entrepreneurial knowledge, business networks, and operational costs, especially rent, affect the performance of SMEs owned or operated by persons with disabilities in Kampala.

***What You Will Do*:** *You will be asked to answer a set of structured, closed-ended questions about:*

- *Your personal and business background*
- *Training and knowledge in running your business*
- *The support networks you rely on*
- *Challenges related to operating costs, like rent*
- *Your business performance and future aspirations*

Duration: The questionnaire will take approximately **20–30 minutes** to complete.

Voluntary Participation: Your participation is **completely voluntary.** You are free to skip any question or withdraw from the survey at any time without penalty.

Confidentiality: Your responses will remain **strictly confidential** and anonymous. No names or identifiable details will be collected. The information you provide will be used for research purposes only.

Benefits: Although there may be no direct personal benefit to you, your participation will contribute to a better understanding of the challenges and support needs of disabled entrepreneurs. This could inform future support programs and policies.

Risks: There are **no known risks** associated with this study. All information provided will be treated with respect and confidentiality.

Consent: By continuing with this questionnaire, you are indicating that:

- You are **18 years of age or older**
- You have read and understood the above information
- You voluntarily agree to participate in this research study

If you have any questions about the study or your rights as a participant, please contact the researcher at:

Mr. Sserugo John, [Student]
School of Business, College of Business and Management Sciences (COBAMS), MAK
sserugojohnmavin@gmail.com
+256 775 493 478

Please indicate whether you agree or disagree to participate in this Survey

I agree ☐ ***I do not agree*** ☐

Section A: Respondent Profile & Business Background

1- Sex**:**

Male	Female
1	2

2- Age Group (yrs.)

18 - 25	26 - 33	34 – 41	Over 41 yrs
1	2	3	4

3- Marital Status:

Single	Married
1	2

4- Received any Business training

Yes	No
1	2

5-Education Level: (*tick any that apply*)

No formal	1		Diploma	5
Primary	2		Degree	6
Secondary	3		Post Graduate	7
Vocational/Certificate	4		Other (Please specify)	

Section B: Business Attributes

6- Nature of Business

Service Sector	1		Home-based	1
Manufacturing & Processing	2		Market stall	2
Retail Trade & Vending	3		Rental/shop space	3
Agri-Business	4		Mobile or informal space	4

NB- *Service Sector Includes businesses such as salons, mobile money, training, and educational offerings*

7-Business Location

8- How did you start your current business?

Inherited	1		Family Assistance	4
Personal Savings	2		Loan	5
NGO/ Gov't Support	3			
Other (Please specify)				

9- Is your business formally registered? Yes_____ No_____

10- If the answer to the above question is "No" what's the matter?

Cost	Don't know how	Bureaucracy	No benefit	Other (*Please Specify*)
1	2	3	4	5

For each of the questions below, please indicate your degree of agreement by ticking once for each statement

Section C: Entrepreneurial Knowledge

	Business Idea	***Strongly Disagree***	***Disagree***	***Not Sure***	***Agree***	***Strongly Agree***
1	Starting this business was my idea	1	2	3	4	5
2	The business idea fits my abilities/talents for efficient business management	1	2	3	4	5
3	This Business idea solve any current problem	1	2	3	4	5
4	This business idea has helped many customers attain satisfaction	1	2	3	4	5
5	I am always open to new ways of doing business	1	2	3	4	5
6	I was among the first to come up with this business idea in this area	1	2	3	4	5
7	This business idea is environmentally friendly	1	2	3	4	5
	Business Skill					
8	My business skills are compatible with the current technology	1	2	3	4	5
9	Digital skills have helped me enhance the business growth	1	2	3	4	5
10	I apply great communication skills in running my business everyday	1	2	3	4	5
11	I have acquired management skills from more experienced persons	1	2	3	4	5
12	Bargaining skills are very essential in running this business	1	2	3	4	5
13	Record keeping is one thing I take seriously in this business to avoid unnecessary losses	1	2	3	4	5
14	Working with others in this business is essential if I am to succeed (team player)	1	2	3	4	5
	Section D: Operational Costs					
	Rent/ground rent					
1	To minimise costs, I keep some of my stock home	1	2	3	4	5
2	I often pay rent for my business in advance	1	2	3	4	5
3	I am always on the lookout for ways to minimise costs	1	2	3	4	5
4	Rental costs have limited my ability to expand the business	1	2	3	4	5
5	The landlord keeps changing Rental fees without warning	1	2	3	4	5
	Utilities					

6	Unreliable electric power affects my business progress	1	2	3	4	5
7	Electric bills are very costly in my business	1	2	3	4	5
8	Internet expenses are very hard to meet in the running of this business	1	2	3	4	5

		Strongly Disagree	***Disagree***	***Not Sure***	***Agree***	***Strongly Agree***
9	Water expenses are easy to meet in the business	1	2	3	4	5
10	Expenditure on utilities supersedes the monthly revenues	1	2	3	4	5
	Inventory management					
11	I know about the inventory management practices	1	2	3	4	5
12	To minimise losses, I frequently carry out stock counting/inventory checks	1	2	3	4	5
13	The cost of keeping my stock is quite high	1	2	3	4	5
14	Some items often perish when I am still keeping them	1	2	3	4	5
	Logistics					
15	Transport costs for my merchandise are quite high	1	2	3	4	5
16	Some of my goods are damaged during transportation	1	2	3	4	5
17	Good supplier relationships enable me to get goods on credit	1	2	3	4	5
18	Making deliveries to customers has proved to be costly	1	2	3	4	5
	Section E: Entrepreneurial Networks					
	Peer networks					
1	I am very aware of the benefits of cooperating with others in the same business as my self	1	2	3	4	5
2	There are peer networks of which I am part	1	2	3	4	5
3	Business networks have been very great for improving my innovative abilities	1	2	3	4	5
4	Business associations have been great at improving digital transformations	1	2	3	4	5
5	Peer networks allow sharing of resources at cheaper prices	1	2	3	4	5
	Umbrella bodies					
6	Industry associations provide current information about market changes	1	2	3	4	5
7	The business associations provide platforms for business growth	1	2	3	4	5

8	Business associations acquire financial assistance from donors or government	1	2	3	4	5
9	The business associations reach out to assess my performance periodically	1	2	3	4	5
	Business forums					
10	I am very aware of the business forums that can help my business	1	2	3	4	5
11	Business forums play a crucial role in helping me access the market	1	2	3	4	5
12	Business forums provide information about current innovations in the market	1	2	3	4	5
13	The business forums have been helpful in helping me understand the price changes in the market	1	2	3	4	5
	Section F: INTRAPRENEURSHIP					
	Entrepreneurial decisions					
1	Entrepreneurial knowledge helps me in strategic decisions	1	2	3	4	5
2	I consider costs like rent a key element while making decisions	1	2	3	4	5
3	Entrepreneurship networks/can be consulted in making business decisions	1	2	3	4	5
4	Information about the external environment enables me to make the right decisions					
	New product/service					
5	Introduction of new products/ services increases business revenues	1	2	3	4	5
6	After sale service increases customer satisfaction in this business	1	2	3	4	5
7	Consultations are made seriously before introducing new products/ services	1	2	3	4	5
8	Customer feedback sometimes guides which new product/service should be introduced	1	2	3	4	5
9	Has the new product led to business expansion	1	2	3	4	5
10	Have entrepreneurship networks sourced new markets for you	1	2	3	4	5
	Process improvement					
11	Every step of my business operations is often examined for weaknesses	1	2	3	4	5
12	This business has been visited by several experienced persons who have given good ideas	1	2	3	4	5
13	Entrepreneurial networks have helped to boost the efficiency in productivity	1	2	3	4	5
	Technology use					
14	This business has adopted technology usage to improve the nature of the operations	1	2	3	4	5

15	Technology has improved the product quality and customer satisfaction as well	1	2	3	4	5
16	Entrepreneurial networks have provided an online platform for information sharing	1	2	3	4	5
17	High cost of production has been reduced by digital transformation	1	2	3	4	5
	Section G: Business Performance (failure)					
	Profits					
1	My business profits have been increasing over the last two years	1	2	3	4	5
2	The main driving force behind this business is the making of profits	1	2	3	4	5
3	There is a serious effort to measure the level of profits every month	1	2	3	4	5
	Business Growth					
4	My business has realized growth in the number of products/services it offers	1	2	3	4	5
5	My business has realized a growth in the number of suppliers who avail credit	1	2	3	4	5
6	My business has realized growth in the number of assets it owns in the last 12 months	1	2	3	4	5
	Customer base.					
7	The number of customers is growing steadily	1	2	3	4	5
8	Many customers have brought others to purchase from this very business.	1	2	3	4	5
9	The customers are all expressing satisfaction with my products/services	1	2	3	4	5
10	I have been able to acquire customers from outside of my local community	1	2	3	4	5
	Sustainability					
11	Our business is economically sound	1	2	3	4	5
12	This business has helped others in the community to attain jobs	1	2	3	4	5
13	This business shall be operating for many years to come	1	2	3	4	5
14	Environmental concerns are a major item for this business for years to come.					

Thank you so much for your time and cooperation.