

**UNIVERSITY
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**AN ANALYSIS OF FACTORS INFLUENCING THE GROWTH OF SMEs OWNED AND
OPERATED BY PERSONS WITH DISABILITIES IN LUSAKA ZAMBIA**

**A DISSERTATION SUBMITTED TO THE SCHOOL OF POSTGRADUATE STUDIES,
UNIVERSITY OF LUSAKA IN PARTIAL FULFILLMENT OF THE AWARD OF THE MASTER OF
BUSINESS ADMINISTRATION GENERAL.**

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Declaration

I, Slinganiso Homela, declare that this dissertation entitled "An Analysis of Factors Influencing the Growth of SMEs Owned and Operated by Persons with Disabilities in Lusaka, Zambia" is my original work and has not been submitted to any other institution for the award of a degree. All sources used have been appropriately acknowledged.

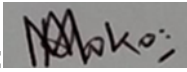
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Dedication

This dissertation is lovingly dedicated to my daughter, my parents, my husband, and my siblings. Your unwavering support, sacrifices, and encouragement have been my constant source of strength and inspiration.

Acknowledgement

The Divine Being deserves my sincere gratitude for leading me through every academic step.

I express my heartfelt thanks to my supervisor Prof Magaret Oloko because of her indispensable direction. The academic assistance and encouragement received from the faculty members of the School of Postgraduate Studies at the University of Lusaka has my greatest appreciation.

The respondents who participated in this study are acknowledged for providing the essential details which served as the foundation of this research work.

The completion of this journey exists thanks to my family who provided unwavering support both spiritually and motivationally. The completion of this achievement belongs to you equally with me.

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List of Acronyms /Abbreviations

CBM – Christian Blind Mission

NGO – Non-Governmental Organization

PWD – Persons with Disabilities

RBV – Resource-Based View

SME – Small and Medium Enterprises

SPSS – Statistical Package for the Social Sciences

UN – United Nations

ZDA – Zambia Development Agency

ABSTRACT

The research examines important elements which affect the development of Small and Medium Enterprises (SMEs) which belong to disabled persons operating within Lusaka, Zambia. The sector of disabled-owned SMEs plays an important role in economic development yet encounters multiple obstacles because of their limited access to credit facilities together with insufficient managerial skills coupled with poor infrastructure and ineffective government policies. The current research problem requires clear empirical understanding about essential growth drivers for these enterprises so necessary research must focus on enhancing enterprise sustainability.

This study combined both quantitative and qualitative research methods within one approach. A total of 290 SME owners participated in survey assessments through designed questionnaires followed by qualitative data collection through fifteen semi-structured interviews. The quantitative component reached representativeness through Stratified random sampling and additional depth came from Purposive sampling in the qualitative component. SPSS evaluated quantitative data using descriptive statistics as well as Pearson correlation tests and regression analysis and thematic analysis served to study qualitative data.

The study demonstrates that restricted access to credit services presents major obstacles for business growth since numerous small enterprises fail to find economical financing options. The essence of their ability to compete effectively is limited by weaknesses in managerial capabilities alongside inadequate infrastructure. SMEs participating in government support schemes experience identifiable benefits from these programs. The study exposes three principal obstacles related to systemic limits and societal discrimination and policy mismatch which present new opportunities for digital inclusion and trained-specific educational programs.

To boost the expansion of disability-owned SMEs there is an urgent need to resolve financial barriers along with flaws in infrastructure and develop managerial expertise and deploy disability-centered policies. The study proposes that giving targeted financial support and delivering training programs and implementing inclusive policy regulations should become the basis for action. The research supports establishment of an improved relationship between governmental institutions and NGOs to build an

entrepreneurial support system. This study connects missing information to create practical guidance which policy creators and financial organizations and disability advocacy groups use to enhance economic growth including entrepreneurship opportunities for persons with disabilities.

To enhance the growth of SMEs owned by persons with disabilities, targeted interventions are necessary. Expanding access to inclusive credit facilities through specialized financial products, financial literacy programs, and government-backed subsidies will enable disability-owned businesses to thrive. Additionally, improving managerial skills through accessible training, digital platforms, and mentorship programs can enhance business competitiveness. Addressing infrastructure and policy gaps, including investments in accessible facilities and stronger policy enforcement, will create a more enabling environment. Furthermore, refining government support programs, fostering market access, and encouraging innovation will strengthen business sustainability. A multi-stakeholder approach, involving governments, financial institutions, NGOs, and the private sector, is essential to drive systemic change and promote inclusive economic growth.

CHAPTER ONE: INTRODUCTION

1.0 Introduction

This chapter discusses the background to the study on factors influencing the growth of SMEs owned and operated by people disabilities in their markets.

1.1 Background of the Study

Persons with disabilities who operate Small and Medium Enterprises have developed their business heritage within the wider movement to ensure equality and economic opportunity. During history people with disabilities encountered multiple accessibility barriers while seeking employment because society treated them negatively and facilities remained inaccessible, and they lacked sufficient education. Entrepreneurship developed into the main path for economic engagement following such barriers emerging. Both the United Nations Convention on the Rights of Persons with Disabilities (UNCRPD) and local Zambian Disability Act of 2012 promote economic empowerment by providing opportunities for self-employment (Chomba et al., 2020). The distinctive obstacles faced by disabled person-owned small and medium businesses in Lusaka continue to impede their business expansion and development in Zambia.

Any society achieves its economic goals through the essential function of SMEs in social development. These small and medium-sized enterprises drive substantial job opportunities, and they accelerate innovation concepts which help decrease poverty levels. According to Zambia Development Agency (2018) SMEs represent 70% of total employment while generating 40% of the Gross Domestic Product (GDP) within the nation. The establishment of SMEs promotes social unity through their support for marginalized individuals who want to become entrepreneurs including disabled people. Such businesses provide an independent financial base that decreases dependency on government welfare programs. The operation of SMEs drives the local economy through a multiplier effect which leads to enhanced area development according to Nyambe & Banda (2021).

The essential sector that SMEs represent does not translate into notable personal development along with economic progress for businesses owned by people with

disabilities within Lusaka. The primary barriers preventing growth of disability-owned small businesses in Lusaka include insufficient business management skills and limited accessibility to funding coupled with industrial infrastructure and public stigmatization (Phiri, 2020). Those who have disabilities encounter loan discrimination at financial institutions because many institutions classify them as risky loan recipients (Chanda et al., 2021). The scarcity of modern business training resources prevents these owners from developing innovative ideas for market competition. The growth factors of businesses operated by persons with disabilities require immediate re-evaluation to overcome existing challenges.

Research alongside governmental interest has significantly escalated regarding companies owned by disabled persons in recent years. Research interests in such businesses emerge from their capacity to enhance social welfare and eliminate poverty among the disadvantaged group. The economic empowerment of disabled persons results in improved life quality and enhanced social inclusion according to Mwansa and Mulenga (2019). The establishment of policies that favour inclusive economic development requires knowledge about what drives the growth of these SME enterprises. Numerous studies have exposed fundamental gaps in support structures because persons with disabilities face market accessibility barriers and discriminatory practices that limit sustainability of their businesses.

Multiple empirical research has investigated which factors impact the expansion of companies managed by disabled individuals. The literature existing on growth factors demonstrates that capital accessibility with government support together with skill development stand as vital growth elements. Banda (2021) demonstrated that businesses which received microfinance benefits experienced increased profit margins and success rates. The research conducted by Banda which surveyed 120 SMEs determined that financial inclusion represents the fundamental element for success.

Unconventional research data demonstrates that digital inclusion together with psychological resilience serve as important factors in explaining business growth. The research conducted by Chibwe et al. (2022) incorporated qualitative interviews with 30 entrepreneurs who demonstrated that business success occurs when SMEs

operate their businesses through e-commerce platforms. Attitudes toward disabilities and business obstacles became more manageable because of how psychological resilience helped disabled entrepreneurs succeed. Evidence shows that different than usual elements contribute massively to productivity improvements.

The number of published research has expanded but several vital aspects still need further investigation. Research analysis mostly examines conventional entrepreneurship aspects especially capital availability along with training programs while avoiding disability intersectionality investigations. The research included minimal analyses of special difficulties faced by Small and Medium Enterprises operating within particular contexts such as Lusaka metropolitan areas. The focus on urban geographies is essential because the economic conditions together with social forces which affect business operations operate differently in these areas. Research does not have enough longitudinal investigations that track the lasting effects of strategies developed to support expansion among SMEs.

Additional research must be conducted on this subject to understand fully the drivers that affect small businesses owned by disabled people within Lusaka city. The research targets evidence-based policy development as well as intervention design through its findings. The discussed research serves critical purposes toward achieving economic development that includes all members and avoids leaving disabled people behind Zambia's progress. Understandable factors can enable stakeholders especially the government along with NGOs and financial institutions to construct supportive environments which promote sustainable performance of these SMEs.

1.2 Statement of the research problem

The competitive capacity of SME businesses owned by persons with disabilities in Zambia currently shows strong deficiencies across their market operations. The unique difficulties SME owners face generally include limited access to credit facilities alongside problems in managerial skills as well as insufficient infrastructure and no specific government policies (Chanda et al., 2021). Mainstream society blocks persons with disabilities from reaching their complete business potential which leads to limited efficiency of their structural development activities. A thorough examination of SME

growth factors in Lusaka Zambia must proceed because it helps recognize existing system deficits and create new methods to support business expansion sustainability.

Research investigating growth factors for disabled persons' SMEs generates different findings in their results. The primary factor of financial resource accessibility stands out as vital according to Banda (2021), yet Chibwe et al. (2022) identify digital inclusion and psychological resilience as missing elements. Rationalizing the fundamental elements affecting organizational development requires new research because existing findings disagree with each other. Multiple debates among researchers prove that scientists lack insight regarding the combined effect of different determinants on SME success. The study endorses targeted research to determine unclear aspects while advancing knowledge about inclusive economic development.

This research focuses on understanding particular growth factors which affect business performance among SMEs that are managed by disabled persons operating in Lusaka Zambian cities. This research will study how limited credit facilities together with manager skills and poor infrastructure combine with government program influences. This research aims to detect major obstacles alongside growth prospects for the development of businesses operated by people with disabilities in Lusaka. This study delivers practical solutions to leaders in policymaking as well as financial institutions and advocacy groups that support a more inclusive business environment in Zambia.

To provide greater clarity, this study focuses on four key factors that influence the growth of SMEs owned and operated by persons with disabilities: access to credit facilities, managerial skills, infrastructure, and government support programs. Access to credit is crucial, as limited financial resources constrain business expansion and investment opportunities. Managerial skills, including financial literacy and strategic planning, play a pivotal role in sustaining and scaling enterprises. Adequate infrastructure, such as accessible transportation and workspace adaptations, is essential for business operations and market accessibility. Lastly, government support programs, including policy incentives and funding initiatives, can significantly impact the viability of these SMEs.

While multiple factors influence the growth of SMEs, the selected four were emphasized in the literature as the most significant for enterprises owned and operated by persons with disabilities. Studies have consistently highlighted that financial constraints disproportionately affect these entrepreneurs due to systemic barriers in accessing traditional funding sources (Banda, 2021). Similarly, managerial skills have been identified as a critical factor, as many business owners with disabilities face challenges in acquiring formal business training and mentorship opportunities (Chibwe et al., 2022).

The role of infrastructure is particularly relevant, given that inaccessible physical environments and inadequate transportation options limit market reach and productivity. Furthermore, government support programs have been noted as a crucial determinant, as targeted policies and financial assistance can either facilitate or hinder business success for persons with disabilities. The emphasis on these factors provides a clear framework for understanding the unique challenges and opportunities within this entrepreneurial space.

1.3 Research Objectives

1.3.1 General Objective

The general objective of this study is to investigate factors influencing the growth of SMEs owned and operated by persons with disabilities in Lusaka Zambia.

1.3.2 Specific Objectives

- a) To analyse the effect of lack of access to credit facilities on the growth of SMEs owned and operated by persons with disabilities.
- b) To analyse the effect of managerial skills on the growth of SMEs owned and operated by persons with disabilities.
- c) To analyse the effect of infrastructure on the growth of SMEs owned and operated by persons with disabilities.
- d) To analyse the effect of government support programs on the growth of SMEs owned and operated by persons with disabilities.

1.4 Research Questions

- a) What is the effect of lack of access to credit facilities on the growth of SMEs owned and operated by persons with disabilities?
- b) How do managerial skills affect the growth of SMEs owned and operated by persons with disabilities?
- c) What is the effect of infrastructure on the growth of SMEs owned and operated by persons with disabilities?
- d) How does government support programs influence the growth of SMEs owned and operated by persons with disabilities?

1.5 Significance of the Study

This study maintains important value because it explores all the elements that affect the expansion of SMEs managed by disabled persons throughout Lusaka's region of Zambia. Such research holds high importance because it targets an underserved group which has received insufficient attention in entrepreneurship research. The research results will offer policymakers a basis of evidence which can guide them in developing inclusive policies that stimulate business entrepreneurship opportunities for persons with disabilities. Non-governmental organizations together with support institutions can use this study to understand specific intervention opportunities they should focus on including capacity development and financial accessibility along with infrastructure provisions. The study will help SMEs with disabled owners through its discovery of their challenges alongside supporting opportunities to construct growth enhancing strategies. This specific research enhances academic knowledge about inclusive entrepreneurship and SME development by specifically addressing Zambian conditions. The research findings will provide base knowledge for investigators who wish to explore disability-inclusive economic growth together with entrepreneurship.

1.6 Scope of the Study

Researchers focus on evaluating the growth elements which determine success rates of SMEs owned and managed by people with disabilities in Lusaka Zambia. The

research investigations will occur exclusively within Lusaka because this capital city holds the majority of SMEs as well as various economic ventures. Locating the research in Lusaka provides better data collection possibilities since it houses concentrated SME businesses operated by disabled persons. The research focuses its assessment on formally recorded SMEs which persons with disabilities either totally own or share ownership.

The research evaluated internal resources like financial capability together with managerial expertise and business approaches in combination with external conditions consisting of market location and infrastructure together with policy considerations that determine small business expansion. Small and medium enterprises owned by people with disabilities inside the Lusaka region and businesses not led by non-disabled owners were excluded from the research investigation. The investigation evaluated government assistance programs which support inclusive business ownership together with specific obstacles and chances experienced by SMEs at PWD management.

1.7 Definition of Key Terms and Concepts

1. **Small and Medium Enterprises (SMEs):** Businesses that are formally registered and characterized by limited workforce and capital investment. According to the International Finance Corporation (2018), SMEs are businesses with fewer than 250 employees and an annual turnover of less than \$10 million.
2. **Growth:** The ability of a business to gain a sustainable market position through efficient production, quality services, and innovation. Porter (1990) defines growth as the ability to deliver value while maintaining a competitive edge over rivals.
3. **Growth:** The measurable increase in business performance indicators such as revenue, market share, profit margins, and operational scale (Hessels & Parker, 2019). For SMEs, growth often includes expansion of their customer base and operational capacity.
4. **Persons with Disabilities (PWDs):** Individuals with physical, mental, intellectual, or sensory impairments that may limit their full participation in social

and economic activities (UN Convention on the Rights of Persons with Disabilities, 2006).

5. **Internal Factors:** These are controllable variables within an organization, such as financial resources, entrepreneurial skills, and business strategies, that impact the performance of SMEs (Barney, 1991).
6. **External Factors:** Influences outside the business, including market conditions, infrastructure availability, societal attitudes, and government policies, which affect business performance (North, 1990).
7. **Inclusive Entrepreneurship:** A process that supports individuals from marginalized groups, such as persons with disabilities, in participating in entrepreneurial activities to foster economic inclusion and equality (Kitching, 2019).

1.8 The Organization of the Report

The research report divides its content across six chapters that maintain an orderly structure along with methodical findings delivery. The opening chapter introduces the study by presenting its background information alongside the problem statement followed by research goals and inquiry questions and Study importance sections together with boundaries of the investigation along with essential terminology definitions and structure of the report. Chapter 2 delivers a detailed review of the existing literature which evaluates theoretical principles alongside published research findings together with their identified research voids. The analysis presents the fundamental concepts which direct the research. The research methodology section in Chapter 3 describes the approach used while explaining the research design and sample selection techniques, data collection procedures and ethical protocols and statistical analysis methods. The research findings in Chapter 4 are displayed through combined use of tables and descriptive statistics which are supported by various charts. This chapter analyses the results in connection to the research questions and both previous literature and theoretical frameworks. An exhaustive interpretation and analysis of the obtained results appears in this section. The research concludes with Chapter 6 where practical suggestions emerge from study data together with proposed future research areas.

CHAPTER TWO: LITERATURE REVIEW

2.0 Introduction

This chapter presents a comprehensive review of literature related to factors affecting SMEs owned and operated by persons with disabilities. The review is structured into theoretical and empirical perspectives, providing insights into unique challenges and opportunities faced by disabled entrepreneurs globally, within Africa, and in Zambia.

2.1 Empirical Literature

2.1.1 Global Perspective

Global research confirms specific obstacles and advantages that exist for small businesses operated by disabled individuals across different areas. Blanck et al. (2000) performed an extensive research investigation to study the difficulties that disability-owned businesses face when searching for financial support in the United States. The inability to get funding stems from discriminatory lending practices together with missing financial products made to specific needs. Traditional standard financial institutions refuse to give credit to disabled ventures because they consider them high-risk which leads to constrained expansion prospects. The research analysis suggested financial organizations must create assorted credit options that respond to disabled entrepreneurial requirements while advancing their business scale.

Assistive technology serves as a fundamental tool that boosts operational speed and effectiveness within businesses owned by disabled persons. Bruyère and Barrington (2012) show that disabled entrepreneurs obtain increased productivity and market growth through assistive technologies which include adaptive software together with mobility aids and communication tools. Several disability-owned businesses limit their acquisition of assistive technologies because of financial obstacles. Disabled entrepreneurs need government-funded incentive programs for assistive technologies because these tools will help them defeat operational difficulties while boosting their business results.

Successful entrepreneurs identify social networks as critical components for their business achievement. Pavey (2006) investigated the networking advantages that allow disabled business owners to acquire guidance and establish marketplace connections and secure available funding sources. Strong networks consisting of professionals proved beneficial to individuals during their search for funding while

supporting market growth and operational effectiveness. Disabled entrepreneurs frequently experience social discrimination as well as inadequate networking possibilities which creates a barrier that keeps them detached from traditional business networks. Pavey identified the need to create specialized networking programs which would build connections between disabled entrepreneurs and their potential business investors alongside mentorship providers and clientele.

2.1.2 African Perspective

Studies across Africa reveal context-specific barriers and enablers for disability-owned SMEs. Research by Maziriri and Madinga (2016) in South Africa reported that disabled entrepreneurs faced a major problem in obtaining financial services. Mainstream banking services remain out of reach for disabled business owners because institutions demand strict collateral requirements alongside difficult application processes. The study revealed how financial institutions fail to develop policies which accommodate special needs of disabled entrepreneurs. To address the issue researchers suggested creating accessible financial products alongside introducing disability-specific financial literacy programs for persons with disabilities.

The business atmosphere for disability-owned SMEs is primarily determined through Government policies. Ngugi et al.'s (2018) study investigated Kenyan inclusive policy effectiveness showing that although policies exist, they receive inadequate and irregular implementation. Government programs set up to assist disabled entrepreneurs underperform because administrative obstacles impede their distribution and people lack knowledge about the programs. Government procurement opportunities along with financial assistance remain out of reach for disabled entrepreneurs. The study requested improved methods to enforce government policies along with stronger communication approaches to guarantee support reaches the right recipients.

The way society handles disabled persons stands as a barrier to the development of disability-oriented small and medium enterprises. Adebayo et al. (2020) studied how societal views affect market entry opportunities as well as business development in Nigerian markets. Social prejudice and negative judgements stop disabled business owners from forming business alliances and establishing customer relationships. Research findings revealed the necessity for community education programs that fight

against social prejudice to improve disabled entrepreneur participation in standard business operations.

2.1.3 Zambian Perspective

Empirical research in Zambia demonstrates the specific challenges faced by disabled business owners in their environment. Banda and Phiri (2020) conducted research on financial access and credit for disability-owned SMEs to show that disabled business owners commonly encounter discrimination when acquiring suitable financial products. The disabled owners of SMEs encounter more barriers to borrowing money because of high interest rates and firm requirements for collateral. The study suggested policymakers should create financial policies which include specific loan programs to help disabled entrepreneurs get business expansion capital.

The performance enhancement of disability-owned SMEs in Zambia depends heavily on the combination of educational background and proper management abilities. According to Mwape et al. (2021) insufficient education along with insufficient business training creates obstacles to growth for these enterprises. Strategic planning along with marketing and financial management skills deficiencies among disabled entrepreneurs create obstacles for their effective business competition. Disabled entrepreneurs need specialized training development programs that match their particular business demands to get necessary skills before starting successful operations.

If Zambia wants to support the expansion of disability-owned SMEs, it needs to solve existing infrastructure problems in the country. The research by Kalumba and Tembo (2022) found that inaccessibility of physical spaces together with insufficient transportation networks hampers both market accessibility and business growth. Research findings recommended that disabled entrepreneurs need infrastructure updates together with market inclusion policies to open up better access opportunities during their business expansion.

2.1.4 Literature Gaps

Small and medium enterprises operating and being managed by persons with disabilities in Zambia face significant hurdles which limit their market competition ability. External barriers and social prejudices prevent disabled entrepreneurs from

achieving their maximum economic development capabilities although everyone acknowledges their important role in stimulating the economy. SMEs operated by persons with disabilities struggle for growth and sustainability because they face challenges with limited credit access, insufficient management skills and sparse infrastructure and inadequate tailored government policies (Chanda et al., 2021). The unlevel competition between disabled entrepreneurs exists because these obstacles prevent them from succeeding in business settings.

2.2 Theoretical Literature

2.2.1 Resource-Based View (RBV) Theory

The Resource-Based View (RBV) theory, developed by Jay Barney in 1991, posits that an organization's sustained competitive advantage stems from unique resources and capabilities that are valuable, rare, inimitable, and non-substitutable (VRIN). In the context of SMEs owned by persons with disabilities, the RBV theory highlights the importance of leveraging internal resources such as specialized skills, disability-focused market knowledge, and networks tailored to inclusivity. These unique resources can provide a competitive advantage, enabling SMEs to differentiate themselves in the marketplace. However, barriers such as limited access to capital and specialized training can hinder the full utilization of these resources.

2.2.2 Institutional Theory

Institutional theory, introduced by DiMaggio and Powell in 1983, examines how external institutional environments, including policies, social norms, and regulatory frameworks, shape organizational behaviour. SMEs owned by persons with disabilities often encounter institutional barriers such as discriminatory policies, lack of accessible infrastructure, and societal biases. These challenges can lead to institutional isomorphism, where businesses conform to prevailing practices rather than pursuing innovation. For disability-owned SMEs, adapting to these institutional constraints while seeking legitimacy remains a critical factor influencing their success.

2.2.3 Social Capital Theory

Social Capital Theory, proposed by Bourdieu in 1986, emphasizes the value of social relationships and networks in facilitating economic and professional success. Entrepreneurs with disabilities often rely on social capital to access market opportunities, mentorship, and financial resources. Supportive networks, including disability advocacy groups and inclusive business associations, can help bridge gaps

created by social exclusion and stigma. However, limited social networks and societal perceptions can restrict the potential benefits of social capital for disabled entrepreneurs.

2.2.4 Human Capital Theory

Human Capital Theory, introduced by Becker in 1964, suggests that investments in education, training, and skill development enhance an individual's productivity and business success. For SMEs owned by persons with disabilities, acquiring business management skills and technical expertise is crucial in overcoming operational challenges and driving growth. However, systemic barriers such as inaccessible education systems and limited adaptive training programs pose significant challenges to skill acquisition.

Numerous empirical studies about disability-owned SME development show results that oppose each other. Banda (2021) demonstrates access to financial resources stands vital for success according to his research, yet Chibwe et al. (2022) argue that digital inclusion alongside psychological resilience continue to remain neglected critical factors. Research findings about growth determinants for these enterprises exist in two conflicting perspectives. Research and studies concerning business growth of disability-owned SMEs lack unified analysis regarding how different constraints between financial resources, skill levels, infrastructure conditions and policy limitations impact the total business expansion.

Research on disabled entrepreneur challenges exists both worldwide and across Africa yet there is a substantial lack of studies about this topic in Zambia. Banda and Phiri (2020) and Mwape et al. (2021) among other studies focus on single elements regarding financial inclusion together with skills development without offering an all-encompassing view of diverse concerns which impact disabled entrepreneurs in Lusaka, Zambia. A failure to implement a complete framework prevents the development of specific interventions to meet the special requirements of disabled business owners operating in Zambia.

The existing government programs fail to demonstrate clear impacts towards developing disability-owned SMEs. The present situation calls for a systematic

evaluation of existing supportive programs that address crucial problems disabled entrepreneurs encounter along with identifying opportunities for betterment.

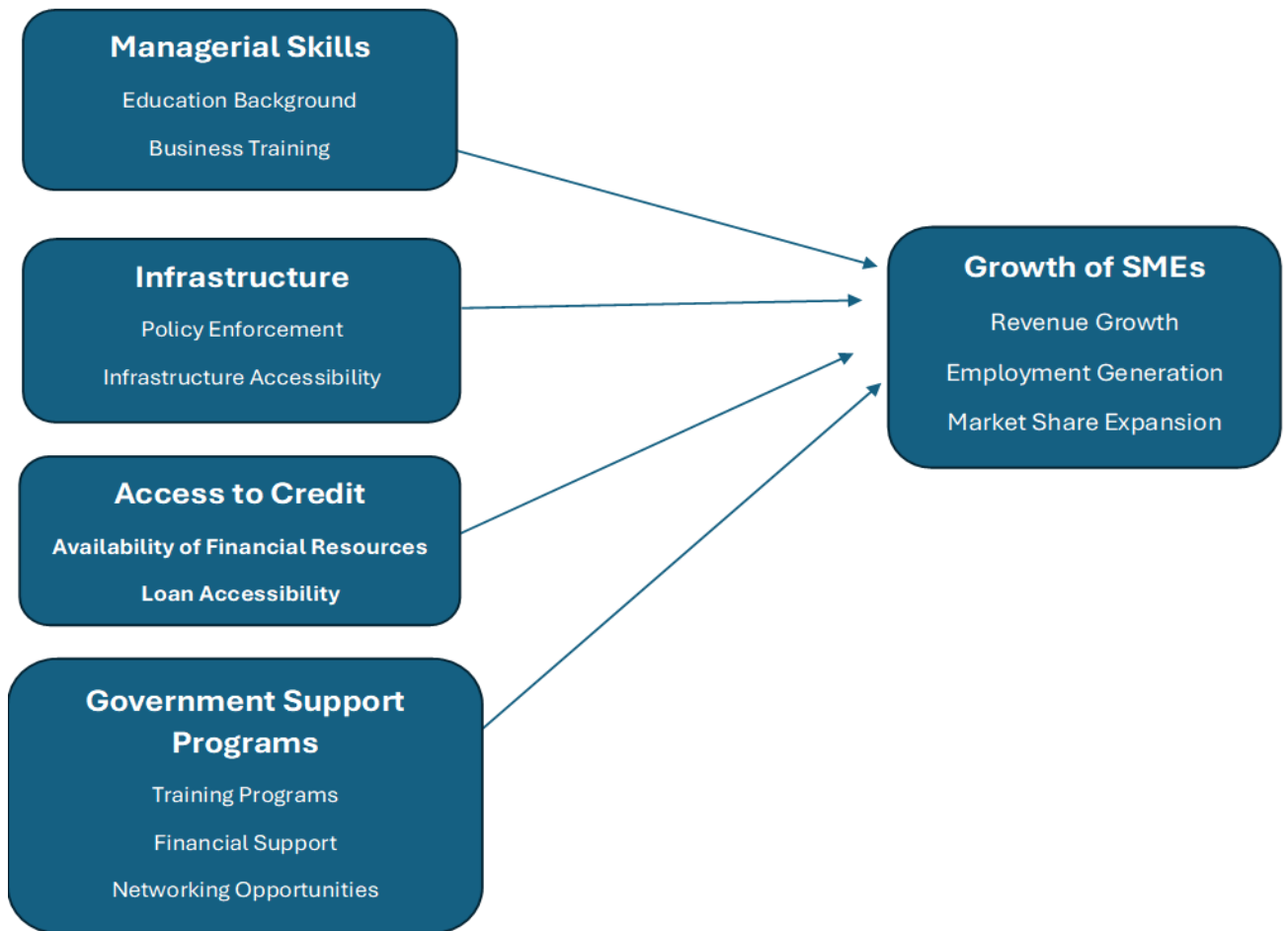
The research goal is to link missing information about what drives business expansion for Lusaka-based disabled entrepreneurs through an extensive Zambia-based analysis. The conducted research provides important findings about financial access and managerial skills together with infrastructure and support programs to help policymakers and financial institutions with advocacy groups develop more inclusive entrepreneurial ecosystems.

2.3 Conceptual framework

The research framework analyses the elements that affect the expansion of small businesses managed by individuals with disabilities. Growth serves as the dependent variable for this study to evaluate how these disability-owned SMEs succeed in market competition through expansion and operational stability and market dominance enhancement (figure 1 shows this).

The inability to secure credit facilities emerges as the first important independent variable because it limits disability-owned SMEs from developing and advancing their business growth strategies. The availability of financial resources remains essential for business operations because unsuitable financial products prevent SMEs from achieving growth. The evaluation of this variable will use collateral requirements and interest rates as well as loan accessibility indicators. The figure 1 presentation demonstrates that disability-owned SMEs experience growth reduction due to restricted credit access (see figure 1).

Figure 1: Conceptual Framework of the Study



Research Hypotheses:

To assess the relationship between key factors and the growth of SMEs owned by persons with disabilities, the following hypotheses have been formulated:

1. **H_0 (Null Hypothesis):** There is no significant influence of access to credit on the growth of SMEs owned by persons with disabilities.

H_1 (Alternative Hypothesis): Access to credit has a significant positive influence on the growth of SMEs owned by persons with disabilities.

Operationalization: This hypothesis will be tested by measuring the availability of financial resources, ease of loan accessibility, and the extent to which credit constraints impact business expansion. Growth will be assessed using indicators such as revenue increase, employment generation, and business sustainability.

2. **H_0 :** There is no significant influence of managerial skills on the growth of SMEs owned by persons with disabilities.

H₂: Managerial skills have a significant positive influence on the growth of SMEs owned by persons with disabilities.

Operationalization: The study will evaluate the level of business management knowledge, financial literacy, and strategic planning capabilities of SME owners. Growth outcomes will be measured in terms of profitability, business expansion, and operational efficiency.

3. **H₀:** There is no significant influence of infrastructure on the growth of SMEs owned by persons with disabilities.

H₃: Infrastructure has a significant positive influence on the growth of SMEs owned by persons with disabilities.

Operationalization: The study will assess the availability and accessibility of business infrastructure, including physical workspace, transport, and digital connectivity. Business growth will be measured based on accessibility to markets, productivity levels, and customer reach.

4. **H₀:** There is no significant influence of government support on the growth of SMEs owned by persons with disabilities.

H₄: Government support has a significant positive influence on the growth of SMEs owned by persons with disabilities.

Operationalization: This hypothesis will be tested by examining the availability and effectiveness of government policies, funding programs, and incentives targeted at SMEs owned by persons with disabilities. Growth indicators will include access to grants, participation in government initiatives, and policy impacts on business sustainability.

Chapter Summary

This chapter provided a comprehensive review of literature on factors affecting the growth of SMEs owned by Persons with Disabilities (PWDs), focusing on access to credit, managerial skills, infrastructure, and government support. Empirical studies from Zambia and other regions highlight systemic barriers such as financial exclusion, limited business training, inadequate infrastructure, and insufficient policy support. Identified literature gaps include the lack of rural-specific insights, the omission of PWDs' adaptive strategies, and the need for disability-specific interventions. The

chapter also explored theoretical perspectives, integrating the Resource-Based View (RBV), Institutional Theory, and Social Capital Theory to analyse how internal capabilities and external environments shape entrepreneurial success. By addressing these gaps, this study aims to contribute practical recommendations for fostering inclusive entrepreneurship in Zambia.

CHAPTER THREE: RESEARCH METHODOLOGY

3.0 Introduction

This chapter provides a comprehensive description of the methodology employed to investigate the factors influencing the growth of SMEs owned and operated by persons with disabilities in Lusaka, Zambia. The methodology was carefully designed to align with the research objectives and questions, ensuring a systematic and rigorous approach. The chapter begins by detailing the research approach and design, followed by an explanation of the population, sample size, and sampling techniques. Subsequently, it describes the instruments used for data collection, the procedures for data analysis, and the ethical considerations observed throughout the study. This structured methodology ensures the reliability, validity, and ethical integrity of the research findings.

3.1 Research Approach

A mixed-methods approach was adopted in this research which combined quantitative and qualitative methods for complete examination of research objectives. The researchers implemented a mixed methods approach because it helps gather complementary information through quantitative statistical assessments together with qualitative detailed insights.

Data collection for the quantitative part utilized structured questionnaires which acquired information from 290 respondents. By using this method researchers could discover fundamental patterns as well as meaningful correlations between fundamental variables involving SME growth and resources together with managerial skills and infrastructural development. Hypotheses could be tested through quantitative methods while the research results were applicable to the broader population.

The qualitative branch of the study used semi-structured interviews with a total of fifteen SME owners. The intensive qualitative research technique proved important because it enabled investigators to discover deep insights which quantitative techniques might overlook. The interviews contributed essential insights to show both professional possibilities and difficulties that affect disability-run SMEs by bringing human perspectives into focus.

The combination of quantitative and qualitative methods used in this study follows Creswell's (2014) belief that it extends research scope and depth through their integration. The research design employed the combination of data from different methods to create comprehensive and solid findings.

3.2 Research Design

This research relied on a descriptive together with exploratory research design to fulfil its key objectives. The research design contained dual features that accommodated the task of explaining SME growth factors together with participant experiential inquiries.

Research analysis through description evaluated quantitative linkages between variables that studied how financial resources together with market accessibility and government policies influence Small and Medium Enterprise (SME) outcome effectiveness. The research design enabled researchers to organize and study data systematically to reveal trends and patterns in target participants.

Researchers used an exploratory design approach to study specific difficulties and prospects which disability-owned SMEs encounter. This research approach delivered exceptional benefits when trying to fill knowledge spaces while uncovering fresh findings. Exploratory and descriptive research approaches strengthened the study design because they provided thorough understanding of the research problem and its contextual elements.

3.3 Study Population

The study population comprised SME owners and operators with disabilities in Lusaka, Zambia. This group was selected due to their unique position at the intersection of

entrepreneurship and disability, making them a critical demographic for understanding inclusive economic development. As such, the total population size was 3,500 SMEs owned by persons with disabilities.

Characteristics of the Population

The population included individuals with diverse types of disabilities, such as:

- Physical disabilities
- Visual impairments
- Hearing impairments
- Other disabilities (e.g., cognitive or speech-related)

According to the Zambia Statistics Agency (Zamstats, 2022), Lusaka is home to approximately 3,500 SMEs owned by persons with disabilities. These enterprises span various sectors, including retail, services, and manufacturing, providing a rich context for the study.

Lusaka was chosen as the study location due to its status as Zambia's economic hub, offering a concentration of SMEs and a diverse range of entrepreneurial activities. The study population was further stratified by demographic factors such as gender, age, education, and business type to ensure a representative sample.

3.4 Sample Size

The sample size for the study was determined using Yamane's formula, a widely accepted method for calculating sample sizes in survey research. Yamane's formula is expressed as:

$$n = \frac{N}{1 + Ne^2}$$

where:

- N represents the population size (3,500),
- e denotes the margin of error, set at 0.05 for a 95% confidence level.

Thus, applying the formula yields:

$$n = \frac{3,500}{1 + 3,500 \times 0.05^2} \approx 359$$

The calculated sample size was 359 respondents. However, based on the response rate, only 290 participants managed to complete their questions and successfully interviewed, representing 80.8% of the estimated desired sample size. This sample size was deemed sufficient for achieving statistical power and generalizability, as it exceeded the minimum threshold recommended for survey research.

3.5 Sampling Techniques

The research used stratified random sampling together with purposive sampling methods to gather representative data which supported both quantitative and qualitative study components.

Stratified random sampling provided proportional distribution to distinct subgroups in the population. The research group was split into distinct segments which were defined by important population features. Type of disability (e.g., physical, visual, hearing, or other impairments). The research includes participants from the business sector including retail businesses services and manufacturing establishments. Gender together with age represent demographic features of the subjects.

Researchers applied random selection to samples from each separate unit. The researchers found this method to be valid because the approach enabled studies to document experiences and results from all important subgroups among the population. Stratification enabled researchers to conduct important subgroup assessments between businesses from different disability groups and business sectors by comparing their challenges and opportunities.

Purposive sampling enabled researchers to identify 15 participants who obtained valuable insights relating to the research goals. The research selection methodology consisted of assigning participants according to their disability type and business duration besides operational sector. This approach proved suitable because it helped researchers concentrate on respondents whose experiences held important or distinctive value to study specific problems extensively. The research design employed both techniques to fulfil its dual requirement of achieving wide-ranging breadth as well as penetrating depths of data collection. The combination of stratified

random sampling ensured broad representation in quantitative data whereas purposive sampling enabled direct exploration of vital characteristics within the target population.

3.6 Data Collection Instruments

The researchers used structured questionnaires together with semi-structured interview guides for data collection to achieve their objectives. Both quantitative and qualitative data collection instruments were developed to examine thoroughly the growth elements of businesses owned by people with disabilities.

The main instrument used to acquire quantitative data comprised the structured questionnaires. The questionnaire included tailored closed-ended questions which directly supported both independent and dependent variable frameworks of the research. The survey instrument presented its information through sections which mirrored the main variables such as credit accessibility together with managerial competency and infrastructure availability and government backing programs and assessment of assets and opportunities. All questions within the survey required standardized answer preferences from the participants using Likert scales for statistical evaluation purposes. The tool successfully measured widespread patterns within a big group of participants while providing consistent outcomes from the gathered data.

A smaller purposively selected participant group provided qualitative information with the help of a semi-structured interview guide. The instrument had open-ended questions that enabled participants to share detailed information about studied variables through descriptive responses. The research questions targeted both profound analysis of disability-management businesses' opportunities and difficulties and assessment of present-day policy support programs. The adjustable nature of this technique allowed the researcher to ask deeper questions which produced detailed stories that enhanced the quality of results.

The data collection process became robust when structured questionnaires and semi-structured interviews were used together. The questionnaire data allowed researchers

to discover patterns, yet the interviews supplied rich details which combined to give a complete look at research content.

3.7 Data Analysis

To address the research objectives comprehensively, the study employed a combination of quantitative and qualitative data analysis techniques. These methods were selected to ensure rigorous interpretation and integration of the data collected.

3.7.1 Quantitative Data Analysis

This study used Frequency analysis, descriptive statistics, Pearson correlation tests and regression analysis to conduct quantitative data analysis in SPSS.

3.7.2 Qualitative Data Analysis

The qualitative data from the interviews were analysed using **thematic analysis**, a method that involves identifying, analysing, and interpreting patterns or themes within qualitative data. The process included the following steps:

1. **Data Familiarization:** Audio recordings of interviews were transcribed verbatim, and transcripts were read multiple times to gain an in-depth understanding of the data.
2. **Initial Coding:** Transcripts were coded using an open coding approach, where recurring words, phrases, and ideas were labelled.
3. **Theme Development:** Codes were grouped into broader themes that aligned with the research objectives, such as financial accessibility, market discrimination, and institutional support.
4. **Data Interpretation:** Themes were analysed to uncover insights, supported by direct quotes from participants to illustrate key findings.

The thematic analysis provided rich, contextualized insights into the lived experiences of SME owners with disabilities, complementing the quantitative findings.

3.8 Ethical Considerations

This study focused strongly on ethical principles to execute research by protecting both participant rights and maintaining their well-being. Various steps were used to handle ethical matters during all phases of research:

A University of Lusaka Ethics Committee reviewed and provided ethical clearance for all the research design aspects and instruments and procedures to abide by ethical standards. All the participants received an informed consent document which

described the study research objectives and protected their rights as participants while explaining the confidentiality protocols. The participants could choose between written and verbal consent methods which were obtained prior to the start of data collection. The process of data protection incorporated participant anonymization throughout transcription as well as analytical procedures. Every participant received a special identification code which replaced personal information such as names or business information in the study documentation. The research team alone possessed access to audio recordings and sensitive materials which received secure storage.

Studying the project required no mandatory participation because voluntariness represented the sole participation criterion. Participants possessed full freedom to stop their involvement in the study at any moment with no obligation to state their reason and no detrimental consequences. The research design included practices which granted participants full comfort and control throughout each phase of research activity.

The study team dedicated extra effort to prevent any form of physical or emotional or psychological damage to research participants. Training for interviewers included methods to manage participant distress that could develop from discussing personal obstacles while all questions were asked in a caring manner.

The research team made sure that all participants regardless of disabilities had equal access to participate in the study. The selection of interview locations depended on available accessibility features and participants could receive support through telephone communication or assistance filling questionnaires if required.

The data collection purpose was limited to academic use only according to the assurances made to participants. The results were displayed in general statistical patterns which prevented observers from connecting feedback to individual respondents. All data collection materials will undergo secure disposal after the designated period according to ethical requirements. The research maintained social responsibility and ethical conduct through compliance with these ethical standards which protected respect and integrity as well as fairness in the study.

3.9 Chapter Summary

The research methodology section of this chapter described both mixed-methods research and the implementations of descriptive and exploratory designs. The research examined SME owners and operators with disabilities in Lusaka Zambia while describing how Yamane's formula led to sample size determination. The researchers provided full explanations about their sampling methods that utilized stratified random sampling combined with purposive sampling as alternatives for quantitative and qualitative data collection. Data measurement involved both structured questionnaires together with semi-structured interviews and research was analysed through quantitative statistical tools such as SPSS plus qualitative thematic analysis. The last part of this chapter stressed both the ethical approaches and inclusive standards used to guarantee responsible study conduct. The adopted methodological structure establishes a strong base that supports both the research analysis and subsequent findings in chapter two.

CHAPTER FOUR: PRESENTATION OF RESULTS AND FINDINGS

4.0 Introduction

This chapter presents the analysis and findings of the study. The chapter begins with an examination of the response rate and demographic characteristics of the respondents. It then presents descriptive statistics for key variables, followed by inferential statistical analyses to test the study hypotheses as well as the qualitative analysis. The chapter concludes with a summary of the key findings.

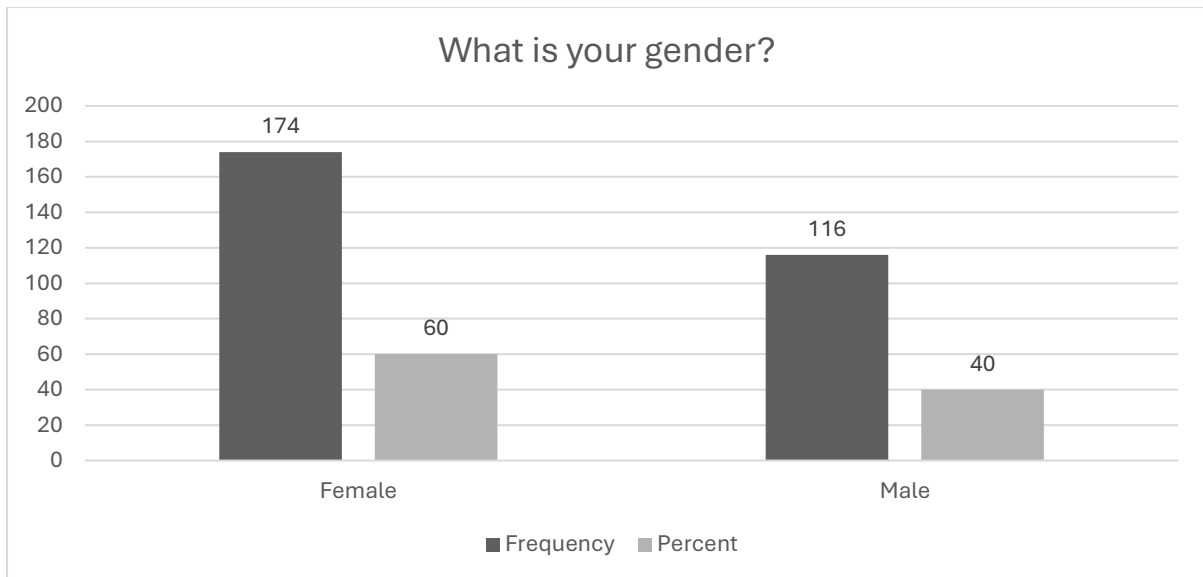
4.1 Demographic analysis

Research data demonstrated that females surpassed males because they made up 60% of 290 participants as depicted in the study distribution. The sample included 116 male participants who corresponded to 40% of the overall survey participants. The study data reveals females surpass males as the dominant demographic within the research participants.

The total percentage encompassed 100% of the surveyed participants whereby both female and male respondents together formed the complete sample group of 290 participants. Results show females dominate males in the study population according

to recorded statistics. The data distribution indicates gender-related reasons which potentially affected the study direction or participant selection methods (refer to figure 2).

Figure 2: Gender

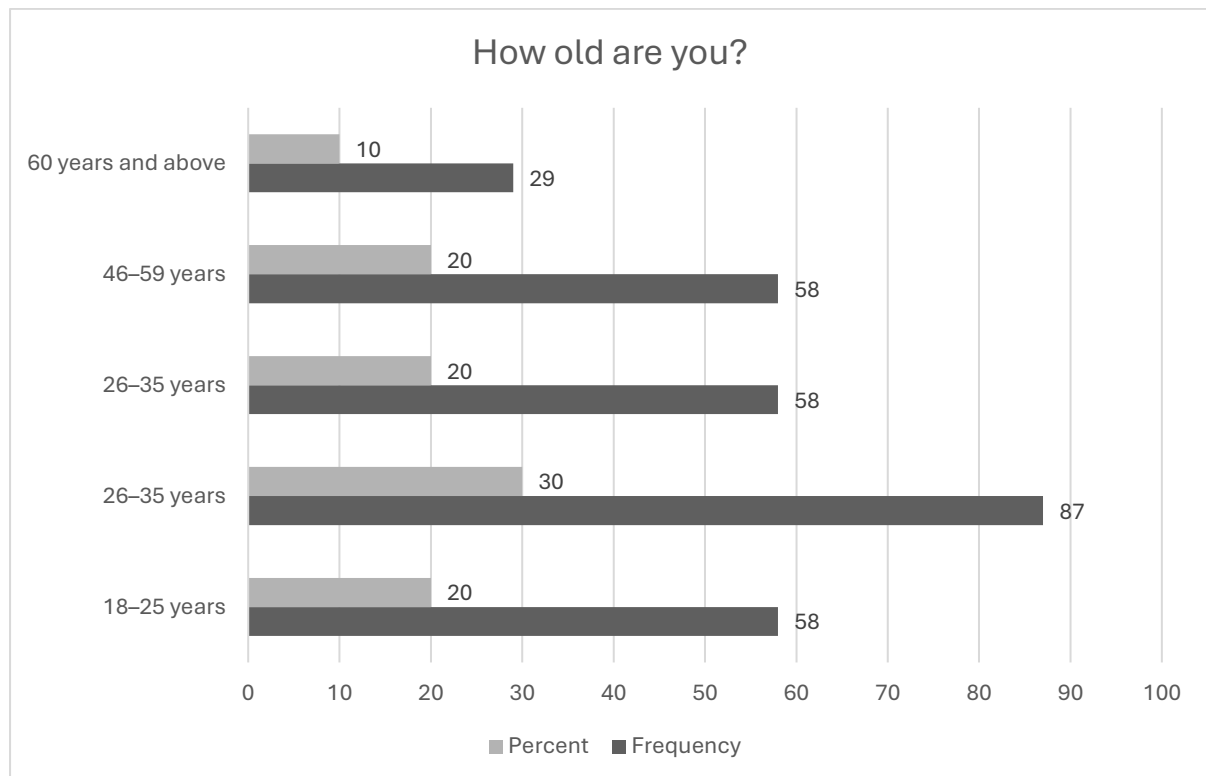


A substantial gender imbalance existing in the research population reveals that women make up most of the studied sample. Represents an important consideration for research analysis and conclusion drawing because the gender unbalance in the study could lead to specific effects. Future research should work on establishing gender balance through representative recruitment to achieve fair outcomes in their experiments.

This research consisted of 290 participants who distributed by age with 20% belonging to the 18–25 years category and 30% from the 26–35 years bracket along with two identical 20% segments for the 36–45 years and 46–59 years groups with a final 10% who were 60 years or older. Out of 87 participants who completed the study 30% belonged to the age bracket of 26 to 35 years old. The surveyed participants between 36 and 45 years old totalled 58 participants as part of the 20% demographic segment of the total sample. A total of 58 participants from among the 46–59 years age range contributed 20% to the research sample size. Thirty of the total 200 responders comprised the oldest demographic group and exceeded sixty years of age. The complete collection of data had been ensured through reaching a total percentage of

100%. A significant group of study participants chose the 26–35 years age group representing thirty percent of the total respondents indicating a prevalence of youthful adults in the sample. The 18–25 years group together with those within the 36–45 years range and 46–59 years category formed each a twenty percent share of the participants whereas the least represented demographic was individuals above sixty years of age as illustrated by figure 2.

Figure 3: Age of respondents

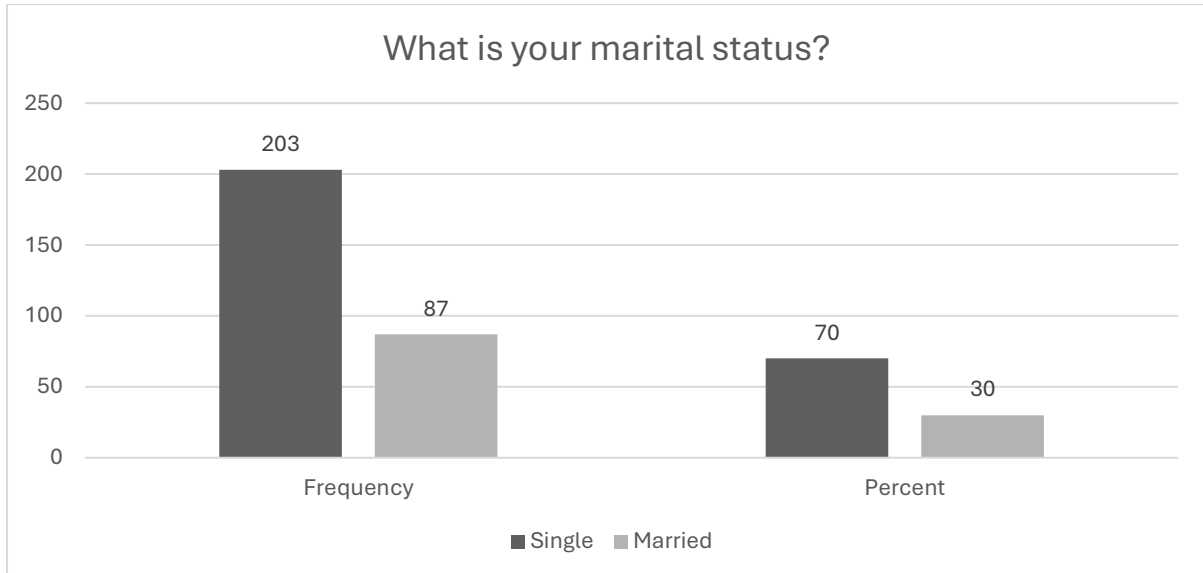


In conclusion, the age distribution shows a diverse range of participants, with the highest proportion coming from the 26–35 years age group. While the study includes individuals from various age groups, the underrepresentation of older participants could potentially impact the findings, particularly if age-related perspectives are key to the research topic.

In this study, the marital status of participants was as follows: 203 individuals, or 70%, identified as single, while 87 participants, or 30%, reported being married. These results show a significant majority of single participants in the sample, reflecting a notable demographic trend among those involved. The cumulative percentage reached 100%, confirming the completeness of the dataset, with no other marital status categories included. The higher proportion of single participants suggests that

this group may be more represented in the population under consideration. The 30% of married participants indicates a smaller, yet still significant, portion of the sample (see figure 4).

Figure 4: Marital status

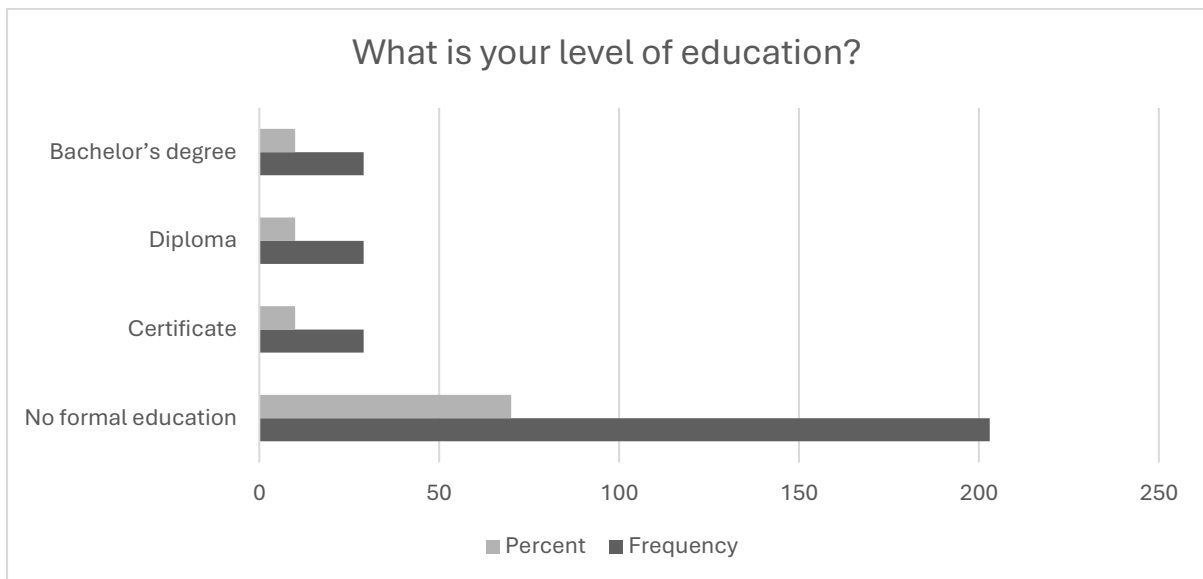


The major distribution in marital status data consists of unmarried participants thus it appears that subject matter participation may primarily occur among single people. The low percentage of married respondents might indicate certain social or demographic patterns that affect the research outcomes. Research that investigates how marital status affects other variables in the study would lead to more complex results interpretation (see figure 4). This survey included 203 participants out of 290 who did not graduate from school representing 70% of total participants. Of the total 87 participants in the research, each educational tier contained an equal number of participants including certificate holders (10% or 29 individuals) and diploma holders (10% or 29 individuals) and bachelor's degree holders (10% or 29 individuals).

The research findings included every educational level because the cumulative percentage counts reached total 100%. A total of 70% of the participants did not complete any formal education which indicates less-formally educated subjects make up a major segment of the sample. Two out of ten participants from each educational level group were represented in the results showing an even distribution between participants who had received certificates and diplomas as well as bachelors' degrees.

The education level data shows that participants with no formal education make up a clear majority therefore potentially affecting how the results should be interpreted. The study demonstrates that people with education from certificates to bachelors form equal proportions among participants. The educational variations must receive attention when analysing results since they might influence sample members' viewpoints and reactive behaviors (see figure 5).

Figure 5: Respondents' level of education



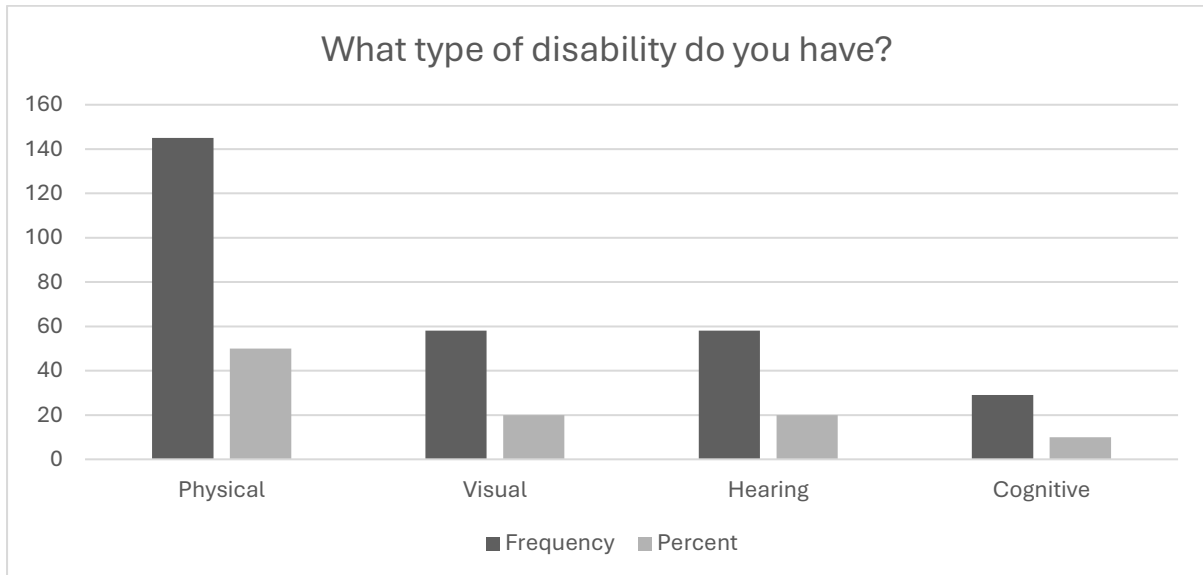
In this study, the distribution of participants based on the type of disability was as follows: 145 individuals, or 50%, identified as having a physical disability. The remaining participants were divided into three other disability categories: 58 participants, or 20%, reported having a visual disability, 58 participants (20%) had a hearing disability, and 29 participants (10%) had a cognitive disability.

The cumulative percentage reached 100%, confirming that all disability types were accounted for. The largest group of participants, 50%, reported having a physical disability, making it the most prevalent disability type within the sample. Visual and hearing disabilities were each represented by 20% of the participants, while the smallest group, 10%, had a cognitive disability.

In conclusion, the findings highlight the prominence of physical disabilities among the participants, with a significant portion of the sample also reporting visual and hearing impairments. The smaller percentage of participants with cognitive disabilities indicates less representation of this group. Understanding the distribution of disability

types is crucial for interpreting the findings, as different types of disabilities may have unique impacts on the subject matter of the research (see figure 6).

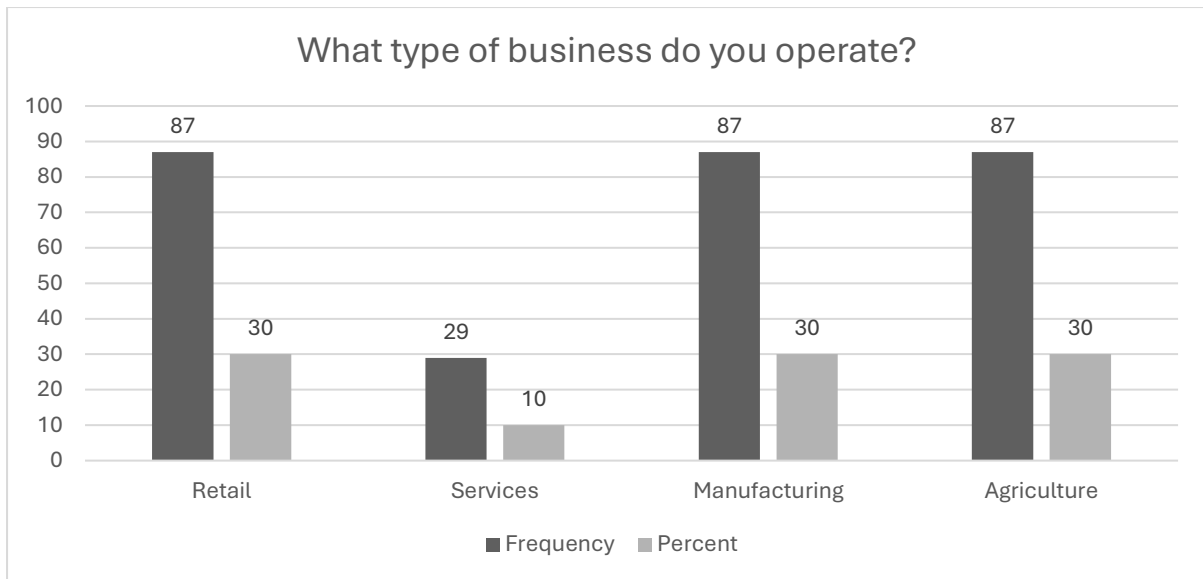
Figure 6: Type of disabilities



In this study, the distribution of participants based on the type of business they operate was as follows: 87 participants, or 30%, were involved in retail businesses. An equal proportion, 87 participants (30%), also operated businesses in the manufacturing sector. Another 29 participants, or 10%, were engaged in the services industry, while the remaining 87 participants (30%) were involved in agriculture.

The cumulative percentage reached 100%, confirming the completeness of the data. The retail, manufacturing, and agriculture sectors were equally represented, each accounting for 30% of the sample. The services sector had the smallest representation at 10% (see figure 7).

Figure 7: Type of businesses



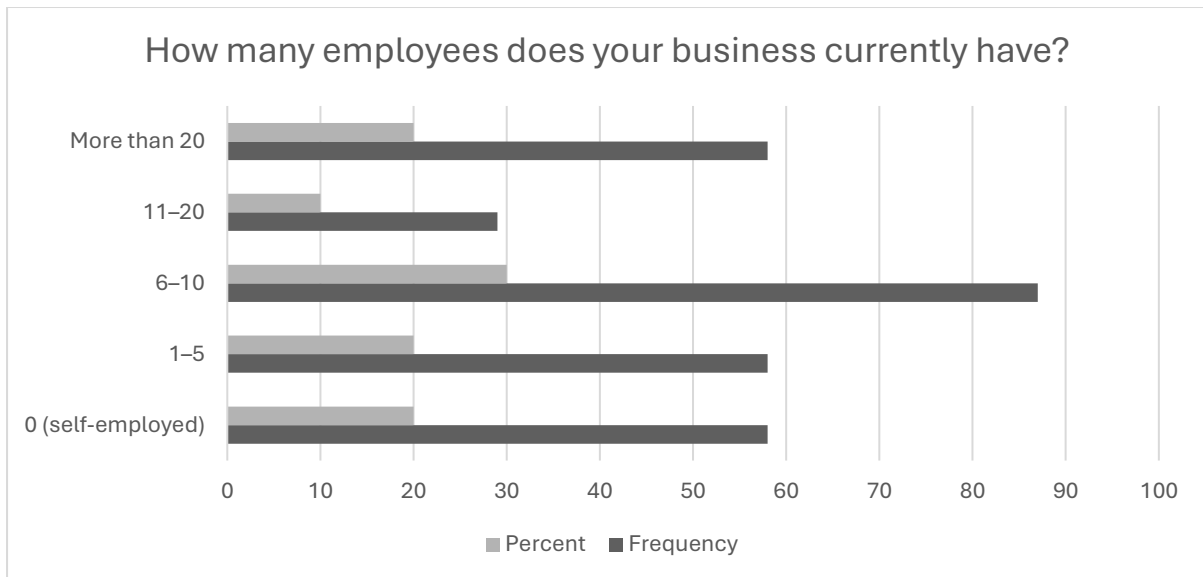
The statistical data indicates retail outlets merge with production facilities and farming operations comprise the majority of the business operations engaged by participants among their sample group. Service businesses participate at a lower rate among the study participants compared to other types of businesses. The research gains a straightforward depiction of business types conducted by participants in the sample group that affects the wider analysis framework.

A total of 58 participants (20%) self-employed and running their business without employees were found in this research. As a significant portion of 20% from the 290 participants chose to employ 1 to 5 workers. Between 6 and 10 people made up the biggest occupational category with 87 business participants among the total 290 surveyed (30%). Among survey participants the most common business employee size was 20+ workers at 58 (20%) yet another 29 people (10%) maintained 11 to 20 staff members.

All relevant variables were included within the data since the cumulative percentage achieved 100%. As the largest sector 30% of respondents-maintained staff levels between 6-10 workers and the second largest segments employed 1-5 personnel (20%). Businesses of medium size with 11-20 employees and those with 20 or more employees operated with similar frequencies because they each consisted of 10% and 20% of total businesses respectively. The analysis demonstrates that the evaluated businesses mainly operate with ten or fewer workers yet include a significant number

of self-employment companies. A large number of businesses employ only 1-10 employees within this sample according to figure 8 and most likely mirrors the current business climate or selection of businesses (see figure 8).

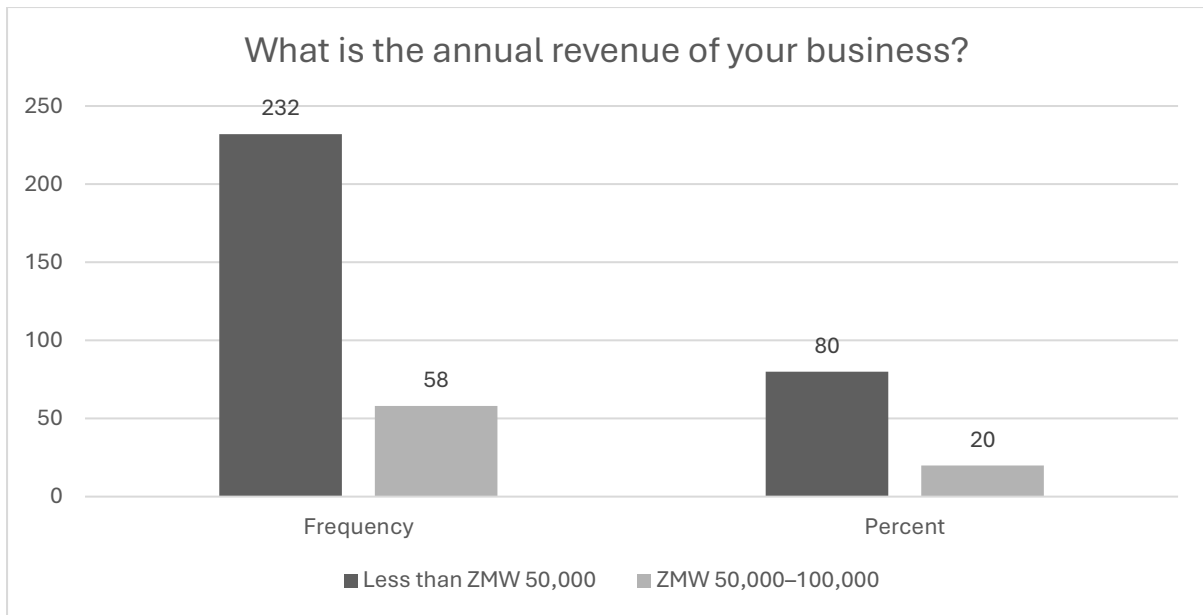
Figure 8: Number of employees



The survey investigated business annual income demonstrating that 232 out of 290 participants earned annual amounts less than ZMW 50,000 which made up 80% of the total sample. The 80 percent of the total participants belonged to this revenue category. In terms of annual revenue distribution, the sample consisted of 58 businesses who collectively made up 20% of the participants and operated within the range of ZMW 50,000 and ZMW 100,000. All subjects from the selected sample were included in the data analysis due to achieving 100% cumulative percent.

Most enterprises use ZMW 50,000 as the cutoff point for their financial success since small business operations remain dominant within this sample. Little business revenue falls into the ZMW 50,000 to ZMW 100,000 category which indicates substantial differences in annual profit levels between businesses. This research shows that businesses in the study primarily earn less than ZMW 50,000 per year thus indicating small-scale operations control the economic representation of the data. The scarce number of revenue-driven businesses suggests potential obstacles for growth including capital availability and market expansion together with operational barriers (see figure 9).

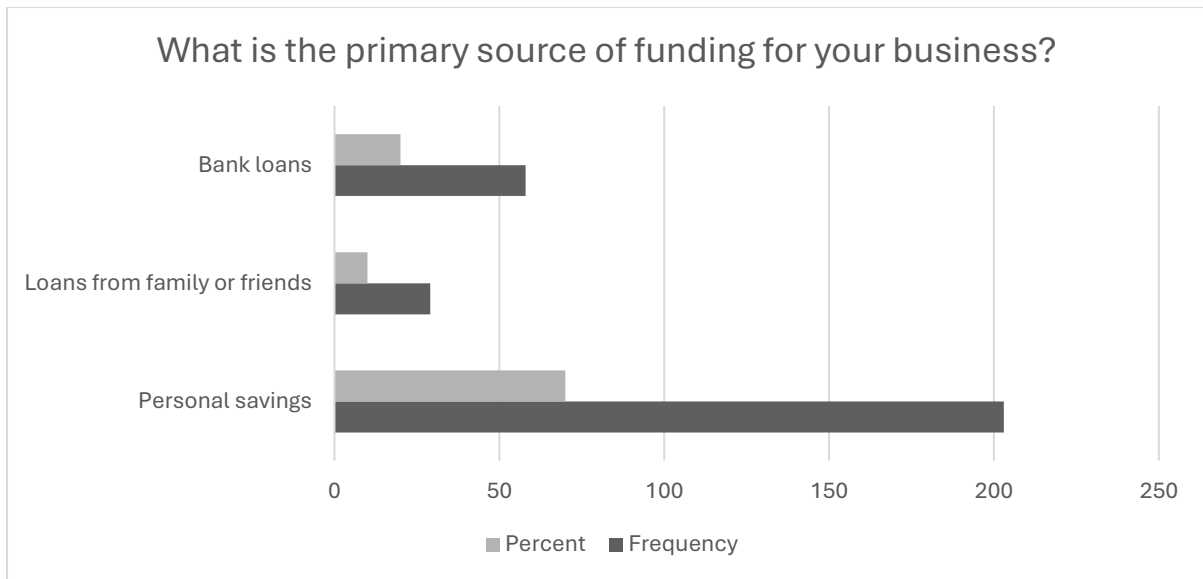
Figure 9: Annual revenue of businesses



Businesses primarily funded their operations through personal savings according to survey results. A total of 203 respondents among the 290 surveyed used their personal savings funds which amounted to 70% of the entire sample base. Family and friend loans were the funding method for 29 respondents which formed part of a 10% percentage of the survey participants. Bank loans were utilized by 58 people while making up 20% of the participants who funded their businesses.

All data points from the sample participated in the analysis since the total percentage reached 100%. Most entrepreneurs select personal savings to fund their businesses instead of looking to external sources of finance. A small percentage of respondents who accessed bank loans reveals possible obstacles that stop businesses from getting formal funding because of strict lending requirements and inadequate prospects of collateral. The limited use of family and friend-based loans appears to indicate that informal financial support is hard to obtain. The study reveals that personal savings serve as the predominant funding method for businesses since they use bank loans and assistance from family background only to a limited extent. The current data proves why we must solve financial accessibility problems to allow entrepreneurs proper opportunities for market expansion and business sustainability (figure 10).

Figure 10: Primary source of funding of businesses

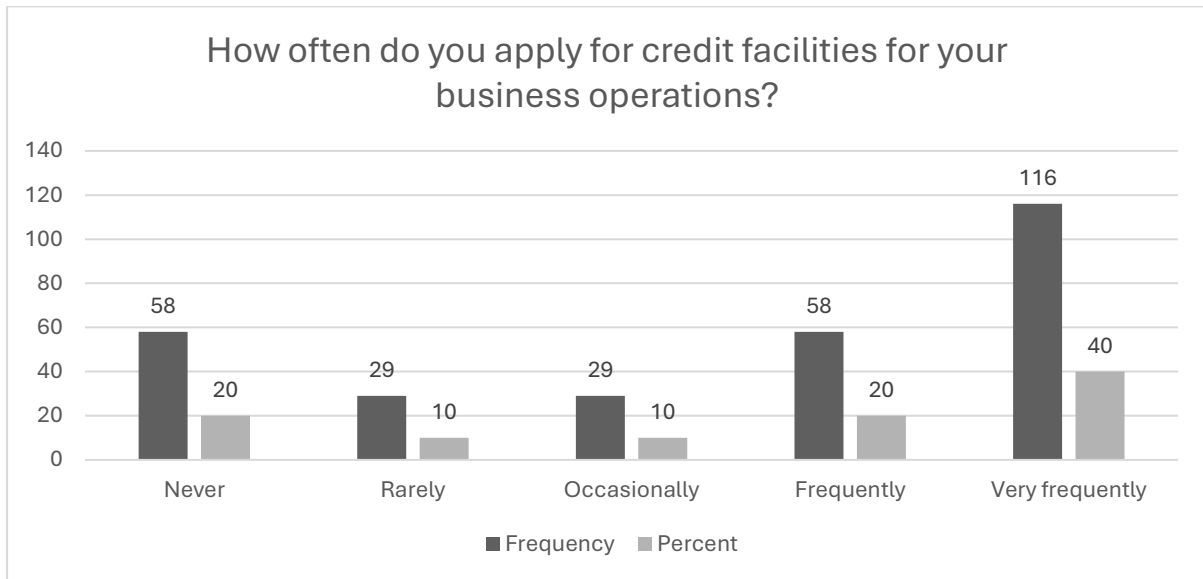


The results obtained in this study indicate varied frequencies in the application for credit facilities for business operations. Out of 290 respondents, 20% reported that they never apply for credit facilities, representing 58 individuals. Similarly, 10% indicated that they rarely apply, while another 10% stated that they apply occasionally, with both categories contributing 29 respondents each.

A significant proportion, 20%, frequently apply for credit facilities, also corresponding to 58 respondents. The largest group, constituting 40% of the participants, reported applying very frequently, amounting to 116 respondents. The cumulative percentage of 100% confirms the inclusion of all responses in the analysis (see figure 11).

These results suggest that a substantial portion of business owners actively seek credit facilities, with 60% applying either frequently or very frequently. This trend may highlight a reliance on credit to sustain or expand business operations. Conversely, the 40% who rarely or never apply for credit might reflect apprehensions regarding loan terms, limited access to credit, or an ability to operate without external financing. In conclusion, the findings reveal diverse practices in the application for credit facilities, with a notable inclination among many business owners to actively pursue credit as a means of supporting their operational and financial needs (see figure 11).

Figure 11: Access to Credit facilities



4.3 Descriptive statistics

The results obtained in this study provide insights into various factors affecting business operations and growth among small and medium enterprises (SMEs) owned by persons with disabilities. These factors include access to credit facilities, managerial skills, and the effectiveness of support programs. The frequency of applying for credit facilities for business operations was analysed, with responses ranging from "never" (coded as 1.00) to "very frequently" (coded as 5.00). The mean response was 3.50, with a standard deviation of 1.56795, suggesting a moderate level of engagement in seeking credit facilities. While some respondents rarely apply for credit, others are more frequent in their applications, reflecting diverse financial needs and access.

The impact of a lack of access to credit facilities on business growth was rated on a scale of 1 to 5, with a mean score of 4.20 and a standard deviation of 0.74963. This high mean indicates that the majority of respondents perceive limited access to credit as a significant challenge to the growth of their businesses. Respondents were also asked to rate their ability to manage key business functions such as marketing, financial planning, and operations. The responses ranged from 1 to 5, with a mean score of 2.70 and a standard deviation of 1.27105. This relatively low mean suggests

that many respondents feel inadequately skilled in managing essential business functions, which could hinder their operational efficiency and growth (see table 1).

Table 1: Descriptive statistics

		Descriptive Statistics				
		N	Minimum	Maximum	Mean	Std. Deviation
Access to Credit	How often do you apply for credit facilities for your business operations?	290	1.00	5.00	3.5000	1.56795
	To what extent has the lack of access to credit facilities impacted on the growth of your business?	290	3.00	5.00	4.2000	.74963
Managerial Skills	How would you rate your ability to manage key business functions (e.g., marketing, financial planning, operations)?	290	1.00	5.00	2.7000	1.27105
	To what extent do you think your managerial skills have contributed to the growth of your business?	290	1.00	3.00	1.6000	.66447
Infrastructure	To what extent do you believe that existing infrastructure support the growth of your business?	290	1.00	4.00	2.3000	1.10190

Government Support Programs	How would you rate the effectiveness of government and support programs in improving the growth of your business?	290	1.00	4.00	2.1000	1.04584
	How accessible are the government support programs for SMEs owned by persons with disabilities in your area?	290	1.00	4.00	2.3000	1.10190
	To what extent have government support programs contributed to your ability to compete in the market?	290	1.00	4.00	2.3000	.90156
	How satisfied are you with the training and capacity-building programs provided by the government for SMEs?	290	2.00	4.00	3.0000	.77594
	Valid N (listwise)	290				

The extent to which managerial skills have contributed to the growth of businesses was also evaluated. The responses ranged from 1 to 3, with a mean score of 1.60 and a standard deviation of 0.66447. This low mean suggests that respondents perceive their managerial skills as having a limited contribution to the growth of their businesses, highlighting the need for targeted capacity-building initiatives. The effectiveness of government support programs in improving business growth was rated on a scale of 1 to 4, with a

mean score of 2.10 and a standard deviation of 1.04584. These results indicate that respondents view such programs as moderately effective, with considerable room for improvement in their design and implementation (see table 1).

The accessibility of government support programs for SMEs owned by persons with disabilities was also examined. Responses ranged from 1 to 4, with a mean score of 2.30 and a standard deviation of 1.10190. This indicates moderate accessibility, with many respondents potentially facing barriers to accessing these resources.

Similarly, the contribution of government support programs to market growth was rated on a scale of 1 to 4, yielding a mean score of 2.30 and a standard deviation of 0.90156. This suggests that respondents perceive these programs as having a moderate impact, with potential to enhance their effectiveness further.

Respondents were also asked about their satisfaction with training and capacity-building programs provided by the government for SMEs. Responses ranged from 2 to 4, with a mean score of 3.00 and a standard deviation of 0.77594. The mean reflects moderate satisfaction levels, indicating that while some aspects of the programs meet expectations, there remains room for improvement in addressing the specific needs of SMEs (see table 1).

In conclusion, the findings highlight several critical issues faced by SMEs owned by persons with disabilities. Limited access to credit facilities significantly hinders business growth, while inadequacies in managerial skills further exacerbate challenges. Although government support programs are accessible to some extent, their effectiveness and contributions to market growth are perceived as moderate. Training and capacity-building programs receive a mixed reception, indicating the need for more tailored initiatives. Addressing these issues through enhanced access to credit, improved capacity-building efforts, and more effective support programs could significantly strengthen the growth of these enterprises.

4.4 Correlations

The results in this study present the correlations among several variables related to business performance, demographic characteristics, managerial skills, and external support for small and medium enterprises (SMEs). Each relationship is analysed in terms of its statistical significance and direction, providing insights into factors influencing business growth.

Correlation Between Annual Revenue and Other Variables

Annual revenue exhibited a strong positive correlation with gender ($r=0.612, p<0.01$), suggesting a significant link between the respondent's gender and the revenue generated by their business. Age also showed a positive correlation ($r=0.118, p<0.05$), indicating that older individuals tend to achieve higher revenue levels. A very strong positive correlation with marital status ($r=0.764, p<0.01$) implies that marital status could influence business revenue. The level of education demonstrated a weaker yet statistically significant correlation ($r=0.196, p<0.01$), suggesting that higher education levels are associated with increased revenue. However, no significant correlation was observed between annual revenue and the duration of business operation ($r=0.044, p>0.05$).

The correlation between annual revenue and managerial skills ($r=0.678, p<0.01$) was strong, indicating that effective managerial skills significantly contribute to higher revenues. Additionally, the effectiveness of government support programs positively correlated with annual revenue ($r=0.431, p<0.01$), as did perceptions of infrastructure and government policy support ($r=0.527, p<0.01$).

Gender and Business Dynamics

Gender correlated positively with marital status ($r=0.802, p<0.01$) and managerial skills ($r=0.800, p<0.01$). These relationships suggest that gender differences may influence the application of managerial competencies and possibly the operational dynamics of businesses. However, gender showed a significant negative correlation with the number of employees ($r=-0.386, p<0.01$), indicating that businesses owned by one gender may employ fewer individuals on average.

Table 2: Business revenue and demographic characteristics of persons with disabilities

		Correlations										
		What is the annual revenue of your business?	What is your gender?	How old are you?	What is your marital status?	What is your level of education?	How long have you been operating your business?	How many employees does your business currently have?	How often do you apply for credit facilities for your business operations?	To what extent do you think your managerial skills have contributed to the growth of your business?	How would you rate the effectiveness of government support programs in improving the growth of your business?	To what extent do you believe that existing infrastructure support the growth of your business?
What is the annual revenue of your business?	Pearson Correlation	1	.612**	.118*	.764**	.196**	.044	-.145*	.000	.678**	.431**	.527**
	Sig. (2-tailed)		.000	.044	.000	.001	.455	.013	1.000	.000	.000	.000
	N	290	290	290	290	290	290	290	290	290	290	290
What is your gender?	Pearson Correlation	.612**	1	-.129*	.802**	.120*	-.108	-.386**	.000	.800**	.313**	.469**
	Sig. (2-tailed)	.000		.028	.000	.041	.067	.000	1.000	.000	.000	.000
	N	290	290	290	290	290	290	290	290	290	290	290
How old are you?	Pearson Correlation	.118*	-.129*	1	-.017	.294**	.951**	.556**	.680**	.214**	.476**	.279**
	Sig. (2-tailed)	.044	.028		.771	.000	.000	.000	.000	.000	.000	.000
	N	290	290	290	290	290	290	290	290	290	290	290
What is your marital status?	Pearson Correlation	.764**	.802**	-.017	1	.257**	.058	-.429**	-.209**	.724**	.355**	.481**
	Sig. (2-tailed)	.000	.000	.771		.000	.328	.000	.000	.000	.000	.000
	N	290	290	290	290	290	290	290	290	290	290	290
What is your level of education?	Pearson Correlation	.196**	.120*	.294**	.257**	1	.311**	.471**	.251**	-.089	.695**	-.038
	Sig. (2-tailed)	.001	.041	.000	.000		.000	.000	.000	.132	.000	.524

	N	290	290	290	290	290	290	290	290	290	290	290
How long have you been operating your business?	Pearson Correlation	.044	-.108	.951**	.058	.311**	1	.442**	.534**	.212**	.430**	.245**
	Sig. (2-tailed)	.455	.067	.000	.328	.000		.000	.000	.000	.000	.000
	N	290	290	290	290	290	290	290	290	290	290	290
How many employees does your business currently have?	Pearson Correlation	-.145*	-.386**	.556**	-.429**	.471**	.442**	1	.627**	-.482**	.495**	.202**
	Sig. (2-tailed)	.013	.000	.000	.000	.000	.000		.000	.000	.000	.001
	N	290	290	290	290	290	290	290	290	290	290	290
How often do you apply for credit facilities for your business operations?	Pearson Correlation	.000	.000	.680**	-.209**	.251**	.534**	.627**	1	.096	.337**	.092
	Sig. (2-tailed)	1.000	1.000	.000	.000	.000	.000	.000		.102	.000	.119
	N	290	290	290	290	290	290	290	290	290	290	290
To what extent do you think your managerial skills have contributed to the growth of your business?	Pearson Correlation	.678**	.800**	.214**	.724**	-.089	.212**	-.482**	.096	1	.202**	.375**
	Sig. (2-tailed)	.000	.000	.000	.000	.132	.000	.000	.102		.001	.000
	N	290	290	290	290	290	290	290	290	290	290	290
How would you rate the effectiveness of government support programs in improving the growth of your business?	Pearson Correlation	.431**	.313**	.476**	.355**	.695**	.430**	.495**	.337**	.202**	1	.560**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000	.000	.001		.000
	N	290	290	290	290	290	290	290	290	290	290	290
To what extent do you believe that existing infrastructure support the growth of your business?	Pearson Correlation	.527**	.469**	.279**	.481**	-.038	.245**	.202**	.092	.375**	.560**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.524	.000	.001	.119	.000	.000	
	N	290	290	290	290	290	290	290	290	290	290	290

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

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

Age and Business Performance

Age exhibited a strong positive correlation with the duration of business operation ($r=0.951, p<0.01$), reflecting the intuitive relationship that older individuals tend to have more years of experience running their businesses. Age was also positively correlated with the number of employees ($r=0.556, p<0.01$) and credit application frequency ($r=0.680, p<0.01$), indicating that older entrepreneurs are more likely to seek credit facilities and employ larger teams. Age further correlated positively with perceptions of managerial skills ($r=0.214, p<0.01$), government program effectiveness ($r=0.476, p<0.01$), and infrastructure support ($r=0.279, p<0.01$).

Marital Status and Business Factors

Marital status had a strong positive correlation with managerial skills ($r=0.724, p<0.01$), suggesting that married individuals may perceive their managerial abilities as more impactful on business growth. This variable also correlated positively with government program effectiveness ($r=0.355, p<0.01$) and infrastructure support ($r=0.481, p<0.01$), highlighting the potential role of marital stability in leveraging external resources for business growth. A significant negative correlation with the number of employees ($r=-0.429, p<0.01$) suggests that businesses owned by married individuals may have fewer employees.

Education and Business Growth

Education positively correlated with the duration of business operation ($r=0.311, p<0.01$), number of employees ($r=0.471, p<0.01$), and credit application frequency ($r=0.251, p<0.01$). These findings suggest that higher education levels may empower business owners to seek financial resources and employ more staff. Education also exhibited a strong positive correlation with government program effectiveness ($r=0.695, p<0.01$), indicating that education enhances the ability to utilize external support effectively.

Managerial Skills and Growth

Managerial skills positively correlated with annual revenue ($r=0.678, p<0.01$), credit application frequency ($r=0.096, p>0.05$), and infrastructure support ($r=0.375, p<0.01$). These findings emphasize the importance of managerial competencies in driving business success and growth.

Government Support

The effectiveness of government support programs exhibited positive correlations with annual revenue ($r=0.431, p<0.01$), education ($r=0.695, p<0.01$), and perceptions of infrastructure support ($r=0.560, p<0.01$). These results suggest that government programs play a significant role in supporting businesses, particularly when business owners have higher education levels.

Infrastructure and Policy Support

Infrastructure and government policy support positively correlated with annual revenue ($r=0.527, p<0.01$), education ($r=-0.038, p>0.05$), and the duration of business operation ($r=0.245, p<0.01$). These relationships highlight the role of favourable infrastructure and policies in enhancing business performance.

The findings reveal several critical factors influencing the growth of SMEs. Key determinants of annual revenue include gender, marital status, education, managerial skills, and perceptions of government support effectiveness. Age and the duration of business operation are strongly linked, with older individuals and those with more experience likely to employ larger teams and seek credit facilities more frequently.

Managerial skills emerged as a significant contributor to business growth, with strong associations to revenue and the utilization of government support programs. Education enhances the ability to access and benefit from external resources, while infrastructure and supportive policies also play a pivotal role.

Overall, the results underscore the interconnectedness of demographic factors, managerial competencies, and external support in shaping business outcomes. Effective strategies aimed at improving SME growth should consider these interrelationships and focus on enhancing education, managerial skills, and access to external support programs.

4.5 Regression analysis

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.766 ^a	.587	.578	.26023

a. Predictors: (Constant), How satisfied are you with the training and capacity-building programs provided by the government for SMEs?, How would you rate your ability to manage key business functions (e.g., marketing, financial planning, operations)?, How often do you apply for credit facilities for your business operations?, How would you rate the effectiveness of government support programs in improving the growth of your business?, To what extent has the lack of access to credit facilities impacted the growth of your business?, To what extent do you believe that existing infrastructure support the growth of your business?

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	27.236	6	4.539	67.033	.000 ^b
	Residual	19.164	283	.068		
	Total	46.400	289			

a. Dependent Variable: What is the annual revenue of your business?

b. Predictors: (Constant), How satisfied are you with the training and capacity-building programs provided by the government for SMEs?, How would you rate your ability to manage key business functions (e.g., marketing, financial planning, operations)?, How often do you apply for credit facilities for your business operations?, How would you rate the effectiveness of government support programs in improving the growth of your business?, To what extent has the lack of access to credit facilities impacted the growth of your business?, To what extent do you believe that existing infrastructure support the growth of your business?

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-1.986	.449		-4.422	.000

How often do you apply for credit facilities for your business operations?	-.134	.020	-.525	-6.649	.000
To what extent has the lack of access to credit facilities impacted the growth of your business?	.266	.070	.497	3.788	.000
How would you rate your ability to manage key business functions (e.g., marketing, financial planning, operations)?	.107	.024	.339	4.505	.000
To what extent do you believe that existing infrastructure support the growth of your business?	-.185	.050	-.483	-3.674	.000
How would you rate the effectiveness of government support programs in improving the growth of your business?	-.203	.032	-.531	-6.450	.000
How satisfied are you with the training and capacity-building programs provided by the government for SMEs?	1.010	.076	1.956	13.219	.000

a. Dependent Variable: What is the annual revenue of your business?

The results of this study provide a comprehensive analysis of the factors influencing the annual revenue of businesses. The regression analysis examines the relationships between key predictors and revenue outcomes, highlighting significant influences and explaining a substantial proportion of the variance in revenue.

Model Summary

The model summary reveals an RRR value of 0.766, indicating a strong positive correlation between the predictors and the annual revenue of businesses. The R^2 value of 0.587 suggests that 58.7% of the variance in annual revenue can be explained by the independent variables included in the model. After adjusting for the number of predictors, the adjusted R^2 value remains at 0.578, affirming the model's robustness. The standard error of the estimate, at 0.26023, indicates a reasonable level of accuracy in predicting revenue.

Analysis of Variance (ANOVA)

The ANOVA results demonstrate that the regression model is statistically significant, with an F-statistic of 67.033 and a p-value of 0.000. This indicates that the predictors collectively have a significant impact on the dependent variable, which is the annual revenue of businesses. The total sum of squares (46.400) is divided into

regression (27.236) and residual (19.164) components, further validating the model's explanatory power.

Coefficients

The regression coefficients provide detailed insights into the individual effects of each predictor on annual revenue:

1. Frequency of Applying for Credit Facilities

A significant negative relationship is observed between the frequency of applying for credit facilities and annual revenue. The unstandardized coefficient of -0.134 and the standardized coefficient of -0.525 indicate that frequent applications for credit facilities are associated with lower annual revenues. The ttt-value of -6.649 and a p-value of 0.000 confirm the significance of this relationship.

2. Impact of Lack of Access to Credit Facilities

The extent to which the lack of access to credit facilities impacts business growth shows a significant positive relationship with annual revenue. The unstandardized coefficient of $0.2660.2660.266$ and the standardized coefficient of $0.4970.4970.497$ suggest that businesses perceiving access to credit as a crucial factor tend to perform better in terms of revenue. A ttt-value of $3.7883.7883.788$ and a ppp-value of 0.000 underline the importance of improving credit access.

3. Managerial Competence

The ability to manage key business functions positively influences annual revenue, with an unstandardized coefficient of 0.107 and a standardized coefficient of 0.3390 . The significant t-value of $4.5054.5054.505$ and p-value of 0.000 emphasize the role of managerial competence in enhancing business performance.

4. Infrastructure

Perceptions of existing infrastructure are negatively associated with annual revenue. The unstandardized coefficient of -0.185 and the standardized coefficient of -0.483 indicate that businesses viewing infrastructure as inadequate tend to have lower revenues. A t-value of -3.674 and p-value of 0.000 confirm the significance of this finding.

5. Effectiveness of Government Support Programs

The perceived effectiveness of government support programs is negatively related to annual revenue. The unstandardized coefficient of -0.203 and the standardized coefficient of -0.531 suggest that dissatisfaction with these programs correlates with reduced revenues. The t-value of -6.450 and p-value of 0.000 highlight the need for improvement in such initiatives.

6. Satisfaction with Training and Capacity-Building Programs

Satisfaction with training and capacity-building programs provided by government exhibits a strong positive relationship with annual revenue. The unstandardized coefficient of 1.010 and the standardized coefficient of 1.956 indicate that businesses benefiting from these programs report significantly higher revenues. The t-value of 13.219 and p-value of 0.000 demonstrate the critical role of effective training in fostering business success.

CONCLUSION

This study concludes that multiple factors significantly influence the annual revenue of businesses. Frequent applications for credit facilities are linked to reduced revenue, possibly indicating financial instability or over-reliance on external funding. Conversely, the recognition of the importance of credit access and the ability to manage business functions are positively associated with revenue, underscoring the importance of financial accessibility and managerial skills.

Negative perceptions of infrastructure, government policies, and support programs highlight systemic challenges that hinder business growth. Improvements in these areas could have a transformative impact on business performance. On the other hand, satisfaction with training and capacity-building programs strongly enhances revenue outcomes, suggesting that targeted interventions in capacity building are among the most effective ways to support businesses.

Overall, the findings highlight the need for strategic reforms in credit access, infrastructure, policy frameworks, and support programs, alongside investments in training and managerial development, to create an enabling environment for businesses to thrive.

4.6 Responses from interviews

The respondents shared a range of challenges and experiences concerning access to credit facilities and the impacts on their business growth. Many expressed frustrations with stringent requirements and the limited availability of credit tailored for small enterprises. One respondent noted, *"The banks ask for collateral that I simply cannot provide, such as property titles. Without these, it feels like small businesses like mine are automatically excluded from accessing funds."* Similarly, others highlighted high interest rates and complex application processes as significant barriers. Another respondent stated, *"Even when I try to apply for loans, the documentation process is overwhelming, and the waiting time is too long for the urgent needs of my business."* Several respondents pointed out how these challenges have hampered their ability to scale operations or compete effectively.

For instance, one remarked, *"Without credit, I cannot stock up on goods during peak seasons, which means I lose out on potential revenue."* Another explained, *"The inability to access funding has forced me to rely on informal lending sources with exorbitant interest rates, which eats into my profits."* Some shared how the lack of credit access constrained their ability to adopt new technologies or improve infrastructure, both of which are critical for growth. One business owner reflected, *"I know I need better equipment to increase productivity, but without access to credit, I'm stuck with outdated tools that slow us down."* A few respondents also mentioned feeling discouraged from pursuing growth opportunities, with one lamenting, *"I have big plans for my business, but without financial support, they remain just dreams."*

In conclusion, the responses reveal how lack of access to credit creates a significant hurdle for business growth, affecting everything from operations to long-term planning. Enhanced credit accessibility and tailored financial products could unlock considerable potential for these businesses.

The respondents shared varied insights on how infrastructure influences their business operations and growth. Many highlighted the inadequacy of infrastructure as a critical challenge. One respondent noted, *"The poor state of roads in our area makes it difficult to transport goods efficiently. Sometimes, deliveries are delayed, and*

customers lose trust.” Others echoed similar concerns about unreliable electricity and water supply. One business owner stated, *“We experience frequent power outages, which disrupt production. I’ve had to invest in a generator, but the fuel costs are eating into my profits.”*

In contrast, some respondents appreciated improvements in infrastructure where government initiatives had brought positive changes. One shared, *“The construction of a new highway has made it easier to access markets outside our town, and I’ve seen my sales increase as a result.”* However, not all businesses had benefited equally, with others expressing frustration over uneven development. As one respondent put it, *“The infrastructure projects seem to focus on urban areas, while rural areas like ours are left behind, making it hard to compete with businesses in better-served locations.”*

Regarding government policies, respondents cited mixed experiences. Taxation policies were frequently mentioned, with one business owner stating, *“High taxes are a big burden. It feels like we’re being punished for trying to grow.”* Another added, *“The complicated tax compliance process takes time and resources that I could use to expand my business.”* Conversely, some noted the benefits of certain government programs. One respondent remarked, *“The small business grants and training programs have been a lifeline. They’ve helped me improve my skills and grow my business.”*

In conclusion, the state of infrastructure plays a pivotal role in shaping business outcomes. While some initiatives have fostered growth, many challenges remain, particularly in addressing infrastructure gaps and creating more supportive policies for small businesses.

The responses regarding government programs aimed at supporting SMEs owned by persons with disabilities revealed a spectrum of experiences. Many respondents expressed dissatisfaction with the accessibility and reach of these programs. One respondent shared, *“I’ve heard of these programs, but they rarely reach people in rural areas. It feels like they’re designed for those already in a better position to access support.”* Similarly, another business owner remarked, *“Even when programs are*

available, the application processes are complicated and not designed with our specific challenges in mind.”

For some, the programs provided limited but meaningful assistance. One respondent stated, *“The training sessions I attended were helpful in learning basic financial management, but they didn’t address the practical challenges I face daily.”* Another participant highlighted the inadequacy of financial support, saying, *“The loans offered by NGOs have high interest rates, and for someone like me, it’s almost impossible to pay them back in time.”* However, a few individuals reported positive experiences, with one noting, *“An NGO provided me with a grant to buy equipment, which has significantly improved my production capacity.”*

Respondents emphasized the need for tailored support to address their unique circumstances. One participant explained, *“What we need are grants or low-interest loans specifically for persons with disabilities, along with mentorship programs to guide us on how to grow our businesses.”* Another suggested, *“Technical support, such as help with marketing and building networks, would make a big difference in improving our growth.”* Training programs were also mentioned, with one stating, *“Capacity-building workshops that teach advanced business strategies would help us compete on a larger scale.”*

In conclusion, while government programs have made some impact, significant gaps remain. More inclusive, accessible, and customized initiatives are necessary to ensure meaningful support for SMEs owned by persons with disabilities, fostering their growth.

The challenges faced by business owners with disabilities in Lusaka are multifaceted, with many respondents sharing similar struggles in navigating both the business landscape and societal barriers. One participant explained, *“The physical barriers in public spaces make it hard to attend meetings or market my products. Accessibility remains a constant issue.”* Another respondent echoed this sentiment, adding, *“Transport is a huge challenge for me. I can’t easily move my goods, which affects my ability to reach customers in different parts of the city.”* Many respondents noted that a lack of awareness and understanding about disability also poses challenges, with

one business owner stating, *“Sometimes people don’t take my business seriously because of my disability, which impacts my confidence and opportunities to network.”* Moreover, financial constraints were a significant concern. One respondent shared, *“Access to capital is a big challenge. Most financial institutions are not willing to give loans to people with disabilities, especially when we lack collateral or a formal business background.”* The absence of mentorship programs tailored to persons with disabilities was also highlighted, with one participant saying, *“There are limited business development services that cater to our specific needs. I often have to figure things out on my own, which slows down my growth.”*

Despite these challenges, several respondents identified opportunities that could help their businesses grow and compete more effectively. One respondent observed, *“There’s a growing market for inclusive products and services, and my business can tap into that by offering products designed for people with disabilities.”* Another noted, *“The rise in online business is an opportunity. I believe that leveraging e-commerce could help my business overcome physical barriers and reach a wider audience.”* Some respondents saw potential in collaborations, with one saying, *“Partnering with NGOs and other businesses that focus on inclusivity could open new doors for growth.”*

In conclusion, while challenges persist for persons with disabilities in business, there are significant opportunities that can be leveraged with the right support and innovation. Increasing awareness, improving accessibility, and tapping into niche markets can create pathways for growth and greater growth in the Lusaka business environment.

The respondents disclosed their interest in inclusive environments and robust support structures to enhance the business conditions for SMEs operated by persons with disabilities. The respondent expressed the need for government buildings which are more easily accessible to all. Visitation of public areas becomes complex which obstructs my ability to engage in business networking and participate in professional events. According to a study participant the government must develop specific policies which support businesses operated by disabled persons since this represents an essential requirement. Special funding opportunities together with tax breaks would

dramatically transform the situation. A number of survey participants noted that improving public understanding about disability would impact social perceptions regarding disabled individuals. The respondent emphasized how people with disabilities deserve to demonstrate business capabilities without being viewed as recipients of charity. The essential requirement to decrease stigma and create new opportunities depends on mindsets transforming.

Most entrepreneurs had optimistic plans for their businesses, but they recognized the need for substantial assistance to reach these targets. The participant envisions business growth into multiple locations but requires enhanced financial capital to achieve expansion. Grants together with loans set boundaries on my potential business expansion. The respondent set goals to deliver new products tailored for disabled customers in the forthcoming business expansion plans. I require assistance in performing market investigations together with product development work in order to advance.

Many respondents stressed that capacity-building stood out as a crucial need since they recognized the value of learning about business management along with marketing skills and financial planning methods. The business owner indicated a need for professional training regarding better efficiency which includes digital marketing practices. Inadequate skills in these business areas prevent me from business expansion. According to one respondent the biggest value of mentorship came from having someone who could handle our distinct challenges because a mentor would provide guidance for significant choices and strengthen the confidence needed for big risks.

In conclusion, while business owners with disabilities in Lusaka express optimism about their future prospects, they overwhelmingly call for greater accessibility, tailored financial support, and enhanced training programs to help them achieve their goals. By addressing these needs, the environment for SMEs owned by persons with disabilities can be made more conducive to growth and success.

CHAPTER FIVE: DISCUSSION

5.0 Introduction

This chapter discusses the results obtained in this study in relation to results obtained by other researchers in the reviewed empirical literature.

5.1 Effect of Lack of Access to Credit Facilities on the Growth of SMEs Owned and Operated by Persons with Disabilities

The relationship between credit accessibility and business performance exists in both negative and positive ways according to the study results. Companies which often requested credit payday loans showed lower revenue which implies poor financial standing or financing dependency. According to the findings of Blanck et al. (2000) restricted accessibility to inclusive funding causes business obstacles for disabled entrepreneurs operating in the United States. Several scholars recommended providing businesses with inclusive financing support through government programs that covered assistive technologies.

The way entrepreneurs view credit access as fundamental for their business expansion directly relates to their annual revenue levels positively. Banda and Phiri (2020) confirmed this result in their research which showed that financial inclusion together with specialized loan schemes make disability-owned SMEs in Zambia grow more effectively. The main obstacles to business success include prejudiced lending approaches and insufficient specialized financial products. Entrepreneurs can use sustainable growth-driving credit accessibility by addressing financial literacy challenges and establishing novel credit financing solutions.

5.2 Effect of Managerial Skills on the Growth of SMEs Owned and Operated by Persons with Disabilities

Businesses ran by skilled managers showed substantial revenue growth according to results from the study. Maziriri and Madinga (2016) established through their research that entrepreneurial education stands essential for South African disability-owned SMEs to improve their operational output. The study proposed systematic training for managers to develop their required abilities.

According to Mwape et al. (2021) the combination of education and business management training stands vital for Zambia since restricted formal education along with deficient skills causes developmental impediments. The right combination of practical business education should teach disabled entrepreneurs' effective ways to handle market challenges and implement innovative practices which leads to enhanced operational performance. These research outcomes demonstrate that managerial abilities serve as the main catalyst for developing SME businesses.

5.3 Effect of Infrastructure on the Growth of SMEs Owned and Operated by Persons with Disabilities

The study revealed a significant negative relationship between inadequate infrastructure and annual revenue. Poor infrastructure and unfavourable policies were seen as critical barriers, increasing operational challenges and costs. Ngugi et al. (2018) corroborated these findings in Kenya, where poor enforcement of inclusive policies and inadequate infrastructure limited business success. Their study recommended improved policy implementation and infrastructure development to enhance market growth for entrepreneurs with disabilities.

In Australia, Darcy and Pegg (2011) found similar challenges, emphasizing the importance of consistent policy enforcement and public education campaigns to improve accessibility and resource allocation. For Zambia, addressing systemic infrastructure gaps and ensuring inclusive policy frameworks are implemented effectively can significantly enhance the growth of disability-owned SMEs.

5.4 Effect of Government Support Programs on the Growth of SMEs Owned and Operated by Persons with Disabilities

The findings showed mixed impacts of government support programs. While dissatisfaction with the effectiveness of general support programs negatively correlated with revenue, targeted training initiatives demonstrated significant positive effects. This mirrors Adebayo et al. (2020), who identified the lack of supportive networks and poorly implemented programs as barriers for Nigerian entrepreneurs with disabilities. They emphasized the importance of mentorship and tailored training to foster business growth.

Maziriri and Madinga (2016) similarly highlighted the transformative role of entrepreneurial education in South Africa, advocating for capacity-building initiatives to enhance managerial skills. Strengthening the effectiveness of support programs and ensuring accessibility can address existing gaps and enable entrepreneurs with disabilities to leverage these initiatives for improved business outcomes.

5.5 Key Challenges and Opportunities Influencing SME Growth

Research findings show that limited access to credit and insufficient infrastructure together with unfavourable policies and weak support programs match the observations of both Darcy and Pegg (2011) and Ngugi et al. (2018). The research demonstrated structural obstacles through data emphasizing special intervention approaches to eliminate these issues. The study featured targeted training together with inclusive policy reforms along with increased market access as essential growth opportunities.

The research validates findings from Banda and Phiri (2020) as well as Mwape et al. (2021) because they emphasized how inclusive financial policies, and managerial training enhances development in Zambia. The successful development of sustainable growth for SMEs owned by persons with disabilities requires a unified strategy between financial inclusion and managerial development programs together with infrastructure construction. Professional strategies which both remove structural obstacles and maximize available business possibilities will reshape the operating environment for this group.

CHAPTER SIX: CONCLUSIONS AND RECOMMENDATIONS

6.0 Introduction

This chapter provides conclusions and recommendations based on the results obtained in this study.

6.1 Results and conclusions

6.1.1 Effect of Lack of Access to Credit Facilities on the Growth of SMEs Owned and Operated by Persons with Disabilities

The investigation of credit facility limitations on impacted the growth patterns of persons with disabilities operating SMEs comprised the initial goal. The relationship between business performance and credit accessibility exists in two distinctive ways according to the research results.

There is a substantial negative relationship between the number of times firms obtain credit facilities and their annual revenue levels. The results show businesses which frequently applied for credit obtained lower revenue since their unstandardized coefficient stood at -0.134 with a standardized coefficient of -0.525. The research proves statistical significance through an observed t-value of -6.649 in combination with a p-value of 0.000. Frequent business applications for credit usually point to unstable finances as well as too much dependence on external funding thus damaging profitability potential and limiting growth possibilities.

Annual revenue rates tend to increase when businesses see the availability of credit as essential for their development. Business financial success depends significantly on financial access according to both the unstandardized coefficient value of 0.266 and standardized coefficient value of 0.497. Business performances showed improved outcomes when organizations placed credit access at the center of their perspective. The research data gained additional validity through a t-value measurement of 3.788 with a corresponding p-value of 0.000.

Research indicates that business expansion needs credit access although multiple applications or excessive dependence on credit might reflect serious monetary problems within the organization. Disabled owners of small and medium enterprises find it difficult to obtain credit under beneficial payment terms because they fail to maintain regular debt payments thereby restricting their borrowing capacity.

Business growth obstacles significantly affect SMEs due to their restricted access to credit facilities especially among entrepreneurs with disabilities. Increasing financial

awareness alongside developing credit solutions that suit all types of business alongside removing obstacles to acquire funding will enable these businesses to handle funding sustainably. A competitive business environment requires both financial sector reforms and training programs which improve credit effectiveness since these elements are key to success.

6.1.2 Effect of Managerial Skills on the Growth of SMEs Owned and Operated by Persons with Disabilities

This research objective examined the connection between management competencies and the expansion of SMEs owned by individuals with disabilities. Marketing success depends heavily on excellent managerial performance according to the research findings.

A statistical evaluation showed that managerial capability enhances yearly revenue by 0.107 while its standardized effect is 0.339. The results demonstrate high statistical significance since the t-value reaches 4.505 with a corresponding p-value of 0.000. The financial health of companies with competent managers improves due to their effective control of business functions including resource management and marketing and financial planning.

The research outcome supports established beliefs which demonstrate that organizations succeed with skilled leadership during market challenges and opportunity creation. An entrepreneur with disabilities who demonstrates strong managerial capabilities exhibits enhanced abilities to defeat market competition while implementing new practices and maintaining continued business development.

Managers' expertise functions as the fundamental element which drives SME development according to the research findings. Aesthetic and effective business training for entrepreneurs with disabilities creates greater chances of both business success and competition. Investing in development programs that build capacities for this group will boost inclusive economic expansion and enhance their business results.

6.1.3 Effect of Infrastructure on the Growth of SMEs Owned and Operated by Persons with Disabilities

This research objective investigated the impact of infrastructure on business development of disabilities-serving SMEs. The research data shows that negative assessments of these factors directly impact yearly revenue levels negatively.

The low revenue values emerge from businesses that identify infrastructure quality as poor according to both -0.185 and -0.483 metric assessments. A significant statistical relationship emerges from the findings because the t-value reaches -3.674 and p-value decreases to 0.000. The substandard infrastructure including deficient transportation routes together with unstable utility services and absent accessible community areas create operational difficulties that increase business expenses for the owners with disabilities. Unfavourable government policies which include high taxes combined with insufficient regulatory support result in more barriers for business growth.

Research demonstrates that persons with disabilities need specific intervention approaches to enhance infrastructure and adopt inclusive policies that benefit their small business ownership sector. Governments need to solve these structural problems in order to establish conditions which will support business expansion among disability-owned enterprises.

6.1.4 Effect of Government Support Programs on the Growth of SMEs Owned and Operated by Persons with Disabilities

This objective explored the role of government support programs in enhancing the growth of SMEs owned by persons with disabilities. The findings reveal a mixed impact, with dissatisfaction in some areas and significant benefits in others.

A negative relationship was found between perceived effectiveness of support programs and revenue, as evidenced by an unstandardized coefficient of -0.203 and a standardized coefficient of -0.531. A t-value of -6.450 and p-value of 0.000 highlight the statistical significance. Many respondents felt that existing programs were either insufficient or poorly implemented.

Conversely, satisfaction with training and capacity-building initiatives provided by these programs exhibited a strong positive impact. An unstandardized coefficient of 1.010 and a standardized coefficient of 1.956 highlight the transformative role of effective training. Businesses benefiting from such initiatives reported significantly higher revenues, as evidenced by a t-value of 13.219 and p-value of 0.000. While dissatisfaction with broader support programs remains a challenge, effective training and capacity-building initiatives stand out as a key driver of SME growth. Strengthening these programs and ensuring they are accessible and inclusive can significantly enhance business outcomes for persons with disabilities.

6.1.5 Key Challenges and Opportunities Influencing SME Growth

The research objective focused on discovering crucial obstacles alongside available prospects which affect the development of SMEs run by disabled individuals. The study indicates the existence of complicated obstacles together with unexplored possibilities within the system.

SMEs owned by persons with disabilities face obstacles because they experience restricted credit opportunities combined with poor infrastructure and limited supportive policies while lacking designed programs. A combination of these elements blocks growth pathways while simultaneously diminishing potential growth outcomes. The expansion of SMEs operated by persons with disabilities is enhanced through purpose-driven educational programs and inclusive policy changes and expanded market opportunities. The combination of systematic barrier removal with opportunity recognition will build a better business environment for disabled persons. Inclusive and sustainable growth needs financial together with managerial and policy support which must be implemented as a complete system.

6.2 Recommendations

Based on the results of this study, the following recommendations are proposed to enhance the growth of SMEs owned and operated by persons with disabilities:

1. Enhancing Access to Inclusive Credit Facilities

- **Develop Specialized Financial Products:** Financial institutions should create tailored loan schemes with flexible repayment terms and lower interest rates for SMEs owned by persons with disabilities.

- **Promote Financial Literacy:** Introduce programs to improve understanding of credit options, debt management, and financial planning among entrepreneurs with disabilities.
- **Advocate for Government Subsidies:** Governments should provide subsidies for assistive technology and guarantee schemes to encourage lending to disability-owned SMEs.
- **Combat Discriminatory Lending Practices:** Implement policies to monitor and address biases in financial institutions that hinder access to credit for entrepreneurs with disabilities.

2. Improving Managerial Skills

- **Offer Targeted Training Programs:** Organize practical and accessible business management training for entrepreneurs with disabilities, focusing on financial planning, marketing, and innovation.
- **Integrate Technology into Training:** Leverage digital platforms to provide virtual workshops and resources, making training more inclusive and scalable.
- **Enhance Collaboration with NGOs:** Partner with non-governmental organizations to deliver mentorship and coaching programs tailored to the needs of disability-owned SMEs.
- **Promote Peer-to-Peer Learning:** Establish networks where entrepreneurs can share experiences and best practices to collectively address challenges.

3. Addressing Infrastructure and Policy Gaps

- **Invest in Accessible Infrastructure:** Prioritize infrastructure development, including accessible transportation, digital connectivity, and market facilities, to reduce operational barriers.
- **Strengthen Policy Implementation:** Enforce existing inclusive policies through regular monitoring and provide incentives to organizations that promote disability inclusion.
- **Raise Awareness of Policy Benefits:** Conduct public education campaigns to improve understanding of the importance of inclusive policies and their implementation.
- **Encourage Public-Private Partnerships (PPPs):** Collaborate with private entities to fund infrastructure projects and services tailored for disability-owned SMEs.

4. Enhancing Government Support Programs

- **Refocus Support Programs:** Tailor programs to address specific needs, such as skill development, access to markets, and funding for adaptive equipment.
- **Improve Program Accessibility:** Simplify application processes and provide clear communication about available support to ensure inclusivity.
- **Foster Mentorship Opportunities:** Collaborate with successful entrepreneurs and business experts to guide disability-owned SMEs in achieving growth.
- **Evaluate Program Effectiveness:** Regularly assess the impact of government and NGO initiatives to identify gaps and make necessary improvements.

5. Leveraging Opportunities for Growth

- **Create Inclusive Market Platforms:** Establish dedicated marketplaces (physical and digital) for SMEs owned by persons with disabilities to enhance visibility and market access.
- **Encourage Innovation and Technology Adoption:** Provide subsidies or grants to support the adoption of innovative practices and technologies in disability-owned SMEs.
- **Promote Awareness Campaigns:** Highlight the potential of disability-owned SMEs to contribute to the economy and attract partnerships and investments.
- **Advocate for Regional Collaboration:** Facilitate knowledge-sharing and best practices across regions to amplify the impact of successful interventions.

6. Holistic Support through Multi-Stakeholder Collaboration

- Governments, financial institutions, NGOs, and private sector players should work together to create a conducive ecosystem for SMEs owned by persons with disabilities. This requires integrating financial inclusion, capacity-building, infrastructure development, and policy reforms into a unified strategy.

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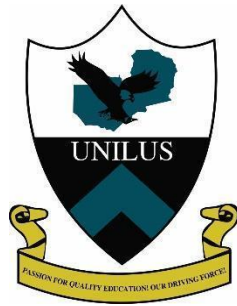
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UNIVERSITY OF LUSAKA

SURVEY QUESTIONNAIRE

Dear respondents, my name is **Slinganiso Homela** pursuing a Master of Business Administration General at the University of Lusaka. I am currently conducting research on factors influencing the growth of SMEs owned and operated by persons with disabilities in Lusaka Zambia. As such, you have been randomly selected to participate in this study by completing this questionnaire.

ETHICAL ASSURANCE AND CONSIDERATION

In order to conduct this research with the acknowledgement of research ethical standards, the following information is provided on ethical assurance and consideration:

1. Participants are not allowed to write their names anywhere on this questionnaire in order to exercise confidentiality by not reviewing the true identities of the participants.
2. All information collected through this survey questionnaire will only be used for academic purposes.
3. Individuals are free to decide whether or not to participate in the study through this questionnaire. With regards to this, individuals are expected to participate based on their willingness.

DEMOGRAPHIC DATA

PART A

PERSONAL DATA:

1. What is your gender?
 - a) Female
 - b) Male
 - c) Prefer not to say
2. How old are you?
 - a) 18–25 years
 - b) 26–35 years
 - c) 36–45 years

- d) 46–59 years
 - e) 60 years and above
3. What is your marital status?
- a) Married
 - b) Single
4. What is your level of education?
- a) No formal education
 - b) Certificate
 - c) Diploma
 - d) Bachelor's degree
 - e) Master's degree
 - f) PhD
-

5. What type of disability do you have?

- (a) Physical
 - (b) Visual
 - (c) Hearing
 - (d) Cognitive
 - (e) Other
-

BUSINESS DATA

5. What type of business do you operate?

- (a) Retail
- (b) Services
- (c) Manufacturing
- (d) Agriculture
- (e) Other

6. How long have you been operating your business?

- (a) Less than 1 year
- (b) 1–3 years
- (c) 4–6 years
- (d) 7–10 years
- (e) Over 10 years

7. How many employees does your business currently have?

- (a) 0 (self-employed)
- (b) 1–5

- (c) 6–10
- (d) 11–20
- (e) More than 20

8. What is the annual revenue of your business?

- (a) Less than ZMW 50,000
- (b) ZMW 50,000–100,000
- (c) ZMW 100,001–500,000
- (d) ZMW 500,001–1,000,000
- (e) Above ZMW 1,000,000

9. What is the primary source of funding for your business?

- (a) Personal savings
- (b) Loans from family or friends
- (c) Bank loans
- (d) Microfinance institutions
- (e) Government support

The effect of lack of access to credit facilities on the growth of SMEs owned and operated by persons with disabilities.

1. **How often do you apply for credit facilities for your business operations?**

- (a) Never
- (b) Rarely
- (c) Occasionally
- (d) Frequently
- (e) Very frequently

2. **What is your main challenge in accessing credit facilities for your business?**

- (a) Lack of awareness about credit options
- (b) High interest rates
- (c) Stringent collateral requirements
- (d) Limited accessibility for persons with disabilities
- (e) None, I can access credit easily

3. **To what extent has the lack of access to credit facilities impacted the growth of your business?**

- (a) Not at all
- (b) To a small extent
- (c) To a moderate extent
- (d) To a large extent
- (e) To a very large extent

The effect of managerial skills on the growth of SMEs owned and operated by persons with disabilities.

4. What is your highest level of business or managerial training?

- (a) None
- (b) Informal or on-the-job training
- (c) Short business or entrepreneurship course
- (d) Diploma in business management or related field
- (e) Degree or higher in business management or related field

5. How would you rate your ability to manage key business functions (e.g., marketing, financial planning, operations)?

- (a) Poor
- (b) Fair
- (c) Good
- (d) Very good
- (e) Excellent

6. To what extent do you think your managerial skills have contributed to the growth of your business?

- (a) Not at all
- (b) To a small extent
- (c) To a moderate extent
- (d) To a large extent
- (e) To a very large extent

The effect of infrastructure on the growth of SMEs owned and operated by persons with disabilities.

7. To what extent do you believe that existing infrastructure support the growth of your business?

- (a) Not at all
- (b) To a small extent
- (c) To a moderate extent
- (d) To a large extent
- (e) To a very large extent

The effect of government support programs on the growth of SMEs owned and operated by persons with disabilities.

8. How would you rate the effectiveness of government support programs in improving the growth of your business?

- (a) Very ineffective
- (b) Ineffective

- (c) Neutral
- (d) Effective
- (e) Very effective

key challenges and opportunities that influence the growth of SMEs owned and operated by persons with disabilities.

9. How accessible are the government support programs for SMEs owned by persons with disabilities in your area?
 - (a) Not accessible at all
 - (b) Difficult to access
 - (c) Neutral
 - (d) Accessible
 - (e) Very accessible

10. To what extent have government support programs contributed to your ability to compete in the market?
 - (a) Not at all
 - (b) To a small extent
 - (c) To a moderate extent
 - (d) To a large extent
 - (e) To a very large extent

11. How satisfied are you with the training and capacity-building programs provided by the government for SMEs?
 - (a) Very dissatisfied
 - (b) Dissatisfied
 - (c) Neutral
 - (d) Satisfied
 - (e) Very satisfied

INTERVIEW GUIDE

Ethical Statement for Interview Guide

Thank you for agreeing to participate in this interview. Your insights are invaluable to our study, which aims to understand the factors influencing the growth of SMEs owned and operated by persons with disabilities in Lusaka, Zambia.

Please be assured that your participation is completely voluntary, and you have the right to withdraw from the interview at any time without any consequences. Your responses will remain confidential and will only be used for the purpose of this research. All data collected will be stored securely and analysed in aggregate to ensure your anonymity.

We are committed to maintaining the highest ethical standards in this study, and we encourage you to be open and honest in your responses. If at any point you feel uncomfortable or have questions about the study, please feel free to ask.

Once again, thank you for your time and participation in this important research.

Open-Ended Questions for the Interview Guide

1. Lack of Access to Credit Facilities

- Can you describe the challenges you face when trying to access credit facilities for your business?
- In what ways do you think the lack of access to credit has affected the growth of your business?

2. Managerial Skills

- How do you assess your managerial skills, and how have these skills contributed to the success or challenges of running your business?
- What kind of training or support do you believe would improve your managerial abilities and help your business remain competitive?

3. Infrastructure

- How does the availability or condition of infrastructure in your area impact your business operations and growth?
- What government policies have had the most significant effect on your business, whether positive or negative? Can you provide examples?

4. Government Support Programs

- What has been your experience with government programs aimed at supporting SMEs owned by persons with disabilities?
- What types of support (financial, technical, training, etc.) from the government would be most beneficial to improving your business's growth?

5. Challenges and Opportunities

- What are the main challenges you face in running your business as a person with a disability in Lusaka?
- Can you identify any unique opportunities that you believe could help your business grow and compete effectively in the market?

6. General Perspectives

- If you could change one thing about the current environment for SMEs owned by persons with disabilities, what would it be and why?
- How do you envision the future of your business, and what support do you need to achieve your goals?



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UNILUS-RESEARCH ETHICS COMMITTEE

Ref no: FWA00033228-10912/24

Date: 1st December 2024

STUDENT NAME: Slinganiso Homela

AN ANALYSIS OF FACTORS INFLUENCING THE GROWTH OF SMES OWNED AND OPERATED BY PERSONS WITH DISABILITIES IN LUSAKA ZAMBIA

The above research was submitted to the research ethics committee for review. The study has no major ethical problems and is approved subject to the following:

1. The study cannot be changed without express permission of the UNILUS research ethics committee.
2. Approval from the necessary authority should be sought.

The committee wishes you success in your work.

Professor Kasonde Bowa
MSc(Glasgow),M.Med(UNZA),FRCS(Glasgow),FACS,FCS,DPH(LSTMH),MPH(UCL)
Chairman- UNILUS REC
Professor of Urology and Consultant Urologist
Deputy Vice-Chancellor – Research and Innovation
Executive Dean - School of Medicine and Health Sciences

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-711199-431799 SCHOOL OF POSTGRADUATE STUDIES AN ANALYSIS OF FACTORS INFLUENCING THE GROWTH OF SMEs OWNED AND OPERATED BY PERSONS WITH DISABILITIES IN LUSAKA ZAMBIA A DISSERTATION SUBMITTED TO THE SCHOOL OF POSTGRADUATE STUDIES, UNIVERSITY OF LUSAKA IN PARTIAL FULFILLMENT OF THE AWARD OF THE MASTER OF BUSINESS ADMINISTRATION GENERAL. BY SLINGANISO HOMELO MBAGEN22214994 ©2024

. -711199-431799 Declaration I, Slinganiso Homela, declare that this dissertation entitled "An Analysis of Factors Influencing the Growth of SMEs Owned and Operated by Persons with Disabilities in Lusaka, Zambia" is my original work and has not been submitted to any other institution for the award of a degree. All sources used have been appropriately acknowledged.

Signature (Student): Date: 14/01/2025 Supervisor's Name: Prof. Magaret Oloko Signature: Date: Dedication This dissertation is lovingly dedicated to my daughter, my parents, my husband, and my siblings. Your unwavering support, sacrifices, and encouragement have been my constant source of strength and inspiration. Acknowledgement The Divine Being deserves my sincere gratitude for leading me through every academic step. I express my heartfelt thanks to my supervisor Prof Magaret Oloko because of her indispensable