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The Deepening youth unemployment crisis in Africa
occasioned by Covid-19 Pandemic:
What options available for the rescue?

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"Youth Employment Matters for sustaining Africa of now and the future"

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Entrepreneurship and People with Disabilities (Pwds) in Nigeria Analysis of Challenges and Prospects

¹Gunu, U.; ²Omolekan, O. J.; ³Olota, O. O.; & ⁴Ashiru, A.

^{1&4}*Department of Business Administration, University of Ilorin, Ilorin, Nigeria*

Email: umargunu@gmail.com; o.omolekan@gmail.com

Abstract

In most developing countries, People with Disabilities (PWDs) are generally seen as helpless, contemptible, and awful with their livelihood depending on people's sympathy. But recently, there has been a shift in the paradigm. PWDs now undertake viable businesses to make ends meet and contribute to national growth. Inherent challenges associated with small businesses are complicated with PWDs. Thus, this study evaluated entrepreneurship challenges faced by and the prospects of business success of PWDs in developing countries, Nigeria in particular. The research adopted survey design methodology. Four states in Nigeria have the highest number of PWDs that engaged in entrepreneurship according to information obtained from the Joint National Association of Persons with Disability (JONAPWD) and these states made up the population of this study. In selecting an appropriate sample size, the research used a multi-stage sampling technique. Social discrimination, family support, risk taking, entrepreneurial education, skills, and finance are the key variables of the study. Primary data sourced from respondents using the administration of structured questionnaires were employed. This study made use of Structural Equation Model (SEM) on the SMARTPLS 3 application to analyze the gathered data. The study found that social discrimination, family support and risk taking have a positive effect on PWDs business success, while finance, entrepreneurial education and skills top the list of challenges of PWDs business success. The study included that there are inherent challenges and possible prospects to PWDs business success. Key recommendations from this study is that entrepreneurial training, and skills acquisition ought to be modified to meet the needs of the PWDs entrepreneurs while access to finance should also be made available to enhance PWDs business success. Hence, the government - at all levels - should provide institutional vocational centers with needed human and material resources to educate PWDs as well.

Keywords: PWDs, entrepreneurship, skills, social discrimination, start-up capital, and education.

Introduction

One in ten individuals around the world are affected by disability, which is a widespread global occurrence. Currently, less developed nations are home to four out of every five disabled people (WHO & World Bank, 2011; ILO, 2011). With roughly a billion people, or 15% of the world's population, having some sort of disability, this group of people with disabilities is often referred to as "the world's largest minority group" (WHO & The World Bank, 2011). According to popular belief, both the total number of disabled people and the types of disabilities they experience are rising globally (Anderson & Galloway, 2012). Besides, academic literature, particularly those on economic activities and entrepreneurship, pays insufficient attention to this rather sizable.

Presently in Nigeria, the rate of poverty, unemployment and underemployment, corruption, and so many other social problems are on a steady rise; this has become a source of worry to the

government and citizenry without any feasible solutions at hand (Negedu, 2011). However, People with Disabilities (PWDs) are lacking in the economic and social evolution required to improve the welfare of the average Nigerian given that almost all persons with disabilities in Nigeria live on less than a half dollar per day, while others depend on begging to survive. Due to this, PWDs are marginalized and discriminated against in the hunt for jobs and opportunities. People with disabilities all over the world face obstacles to gaining formal employment. The only feasible solution open to such people, especially those who have some entrepreneurial skills, is self-employment. The process of setting up and growth of small businesses owned by persons with disabilities (PWDs) is, however, often limited by a number of factors including; restricted access to credit markets, physical barriers (depending on disability), prejudices, laudable education and recognized skills, insufficient knowledge and/or experience, a lack of or inadequate social networks, and other limitations arising from their physical conditions.

Starting a business is not an easy endeavour in general, but for entrepreneurs with disabilities (EWD), the process is made considerably more challenging. These people have a variety of disabilities, ranging in severity and type, as well as business aspirations. While some people are content to continue operating as a one-man business, providing services that make use of their unique skills, and adjusting their working hours to accommodate their impairment, others want to expand their small businesses into larger ones by hiring more employees. Whatever the objective, however, an entrepreneur with a disability typically encounters overwhelming hurdles when starting and running their business (Aldrich & Cliff, 2003).

Entrepreneurship is viewed by early scholars in differing fields from the standpoint of the entrepreneur who is described as one who invents, initiates, and innovates or more appropriately one who takes calculated risks (Duru, 2011). PWDs can undertake any and all business opportunities available to non-PWDs with special training and special equipment; hence the limitations of a disability can be reduced. Therefore, one can safely posit that entrepreneurship is essential to economic development and growth in a society. Thus, this study evaluates the PWDs entrepreneurship metrics influence on PWDs enterprise success with a focus on their challenges and prospects in Nigeria.

Literature Review

Concept of Disability: A disabled person described as one with some kind of incapacity whether physical, mental or sensory as well as a visible, practical speech or hearing impediment, which leads to a resultant physical social or cultural barriers that inhibit him/her from taking part, at an associate degree, on a level at par with other non-disabled people in the society, relating to activities or fields of employment that should otherwise be available to all members of society. Furthermore, the types of disabilities are widely varied and some are difficult to recognize or qualify. And so researchers mainly focus on those physical disabilities and how it affects entrepreneurial efforts. For one, physical disability is described by the Physical Disability Council (2015) as a condition that causes a limitation on a person's functioning, dexterity, mobility, and/or stamina. A person may become physically disabled from birth or through other circumstances like an accident, illness, injury, or as a result of the side effects of certain medical treatments (Physical Disability Council, 2015).

People living with Disabilities (PLWDs): Disabled people are who have one form of physical, mental or sensory incapability that prevents them from being able to live expected normal lives (Uromi & Mazagwa, 2015). PLWDs referred to disable people that have resigned to fate, live with their challenges and believe that they are not capable to live a good life without depending on capable people (JONAPWD, 2016). Rather, than being creative and engaged in productive enterprise, they resort to begging of alms for survival. PLWDs are outside the scope of this study.

People with Disabilities (PWDs): On June 2011, the World Health Organization with the support of World Bank released a report which indicated that the number of people living with disabilities has increased sporadically and that now one out of every seven people all over the world has a disability. These Persons with Disabilities have been left to live in extreme poverty regardless of the society they reside in, and so there is an unequal distribution of power observed in society and is emphasized by the negative stereotypes associated with disability (Hans & Patri, 2003) PWDs now think creatively by creating innovative enterprise to meet societal needs, contribute to economic growth and development and make a living rather than begging and depending on capable people.

These current statistics are expected to increase progressively (Meager & Higgins, 2011). This is largely due to some health, demographic and developmental factors that are relatively complex and multi-faceted in nature. Among these factors are poor nutrition (like a Vitamin A deficiency), the aging population, an increase in violence and conflicts, rise in cases of HIV/AIDS and other diseases like measles and polio, as well as occupational accidents and traffic, substance abuse and natural disasters (Anderson & Galloway, 2012).

The Joint Association of People with Disabilities (JONAPWD) (2016) grouped disabled people in Nigeria into five (5) clusters. They are the visually impaired, hearing impaired, physically impaired, the intellectually and communications impaired.

Visual Impairment: This disability referred to as loss or impairment of vision may be the inability to envision to an extent that causes issues that cannot be treated through usual means like corrective glasses. This impairment additionally embraces those persons who possess a small ability to envision as a result of not having access to prescriptive glasses and corrective contact lenses. Vision impairment is commonly outlined as a vision acuteness that is worse than vision levels of either 20/60 or 20/40. The concept of vision impairment usually describes a state of a complete or near-complete vision loss. Such a state might result in difficulties with common daily activities like walking, reading or socializing. Visual impairments can be credited to occurring partially due to cataracts (33%), uncorrected refractive errors (43%), and glaucoma (2%). These refractive errors include conditions like far-sightedness, close or short-sightedness, astigmatism, and presbyopia. Cataracts mostly lead to blindness in individuals (Duru, 2011).

Hearing Impairment; Known commonly as deafness, hearing impairment can be described as a partial or complete inability to hear in a person. This loss of hearing might occur in one ear or both the ears. Kids born with hearing issues will have difficulty in finding and learning language, while such a disability in adults will result in difficulties in interactions in social contexts. In some significantly older individuals, hearing loss can resort to loneliness. A loss of hearing could be temporary or permanent, and it could be caused by a variety of things like genetics, ageing, noise exposure, infections and trauma in the ears, birth complications and side effects of certain medications or toxins (Hans & Patri, 2003). Deafness or a disability in hearing care grouped into 3

main varieties namely; sensorineural hearing impairment, mixed hearing impairment, and semiconducting hearing impairment.

Physical impairment: Physical disabilities considerably impact physical performance and lifestyle activities and such impairments could be inborn (categorized as hereditary) or congenital (loss of hearing induced by birth trauma) as stated by the Clinical and Organizational Applications of Applied Behavior Analysis (2015). Physical disabilities usually affect a person's maneuverability, i.e. their ability to use their limbs effectively, ability to swallow food and even their ability to breathe unaided (Pretes & Black, 2007). Physical disabilities may also lead to limitations which may also affect other areas like speech, vision, cognition, language, bowel movement and hearing.

Intellectual Impairment: The difficulties typically associated with a person's general mental capacity that affect both adaptive functioning and intellectual functioning (such as problem solving, learning, and judgement), which are two functional areas that are essential for independent living and communication in daily life.

Communication Impairment: this can be defined as a disorder in communication such as speech or language disorder. It refers to problems in communicating and other related areas such delays in oral or motor functioning. These disorders will vary from shortcomings in the basic substitution of sound to limited know-how or usage of one's language (Gleason, 2001). Generally, this form of impairment usually confers on issues like speech expression and degree of expression that considerably get in the way of a person's actions and/or quality of life.

Concept of Entrepreneurship

The term 'entrepreneurship' is derived from a French word: 'entreprendre' which when roughly translated to means to set about or to undertake (Karlof & Loevingsson, 2005). Furthermore, an entrepreneur can be seen as a person who starts, runs and grows a business by engaging in innovative and creative activities such as; the introduction of new products/services to the market, the improvement of current production methods or procedures of service delivery (Tehseen & Ramayah, 2015). In the same vein, Macleod & Terblanch (2004), describes the entrepreneur as a person who sees problems within his/her environment and proceeds to solve those problems and take advantage of the market environment situation. Thus, we can say that an entrepreneur is one who can take more risks in a bid to increase personal interests or take hold of opportunities available in the market. Schumpeter (1949) however, opined that any person can be an entrepreneur when he or she makes a new discovery that goes on to form the main driver of development in the economy of the nation or society in which he or she resides. The "new combinations" will constitute a better way to create new products or meet consumer demands, and has the potential to make current technologies and products obsolete (what we term "creative destruction"). The innovative entrepreneur's establishment will experience growth through the joint dual process of increasing its market share as well as boosting overall demand that exists for their products i.e. extending the industry's threshold of economic activity.

Conceptualizing Entrepreneurs with Disabilities (EWDs)

In the view of Schumpeter (1949), anyone who engages in productive activities which can add value to the growth of the economy is an entrepreneur. Entrepreneurship is viewed from the productive functions of an entrepreneur such as inventing, imitating, innovating, and risk-taking (Duru, 2011). PWDs engage in some innovative and creative activities that answer a need. Though, the majority of EWDs are in an informal sector engaging in mini businesses such as cobblers, petty trading, tie and dye, phone repairs and accessories, sales of recharge cards, vulcanizing, tailoring, auto and locomotive repairs, barbing and the likes.

Entrepreneurship Challenges of People with Disabilities

Both the people who are not disabled people and those who are disabled alike face some common barriers to participation in the labor market but EWDs in particular also face specific factors that from barriers to entrepreneurship. Past research found that there is a consistently negative effect of disabilities in a person on his or her outcomes in the labour market like (un)employment rates, level of earnings and so on (Jones, 2008; Berthoud, 2008; Meager & Higgins, 2011; Lechner & Vasquez-Alvarez, 2011). Furthermore, disabled people often face some specific barriers when trying to enter and sustain entrepreneurship and these barriers often require a specifically-tailored response in policy. Some of these barriers tend to be very deep-rooted socio-structural constraining elements which impose serious limits on the life-expectancy of certain disabled people. Some of these barriers are; access to some start-up capital, limited knowledge and skills relevant to business, limited aspirations/lack of confidence, discrimination by consumers, lack of appropriate business support and unhelpful attitudes of business advisers.

In the context of this study, it became essential to identify and also understand some of the constraints that entrepreneurs with disabilities (EWDs) in Nigeria face. Disabled individuals in this nation face many obstacles which may hinder them from being effective partakers of society and it may also impede the success of their entrepreneurial businesses. These challenges that face entrepreneurs with disabilities include some of the following:

- I. **Discrimination:** Mandipaka (2014) defines discrimination as an unfavorable differentiation of one thing from another, Marumoagae (2012) is of the opinion that this discrimination is one of the most severe stigmas against people with disabilities that society still has not overcome. Mann, Maja, Sing, Naidoo and Steyn (2011) assert that this discrimination against disabled people stems from the negative attitudes, lack of awareness and knowledge among people in society. People with disabilities (PWDs) are mostly regarded by society as people, who are not able to contribute to anything, and most of the time is dependent on others and so they always wait to be helped.
- II. **Access to Capital:** Mauchi et al. (2014) regarded such things as a lack of access to capital, and other constraints of financial systems as the main factors that hinder potential entrepreneurs from achieving business innovation and entrepreneurial success in underdeveloped economies. People with Disabilities often have to face difficulties in financing their new businesses due to insufficient personal financial resources like savings or home ownership, and this is partly because of poor education on their part, less employment opportunities and a concentration of disable employees in low-paying

occupations. Other factors that impede the EWDs access to start-up capital are poor credit rating; discrimination/disinterest of the banks, lack of access to relevant information on sources of loans and grants (Black & Pretes 2008; Foster 2010) et cetera.

- III. Lack of Entrepreneurial Training and Skills: In the view of Steenekamp, Vander-Merwe and Athayade (2011) they opine that creative spirit, in a favorable environment, can serve to empower individual to the required level of business education and entrepreneurial skill in them. These factors are usually lacking in developing countries. Choto, Tengeh and Iwu (2014) explain that the education systems in developing countries is lacking in entrepreneurial training, their system do not encourage pursuing entrepreneurship as a careers, instead it is seen as what unemployed people do when they repeatedly fail to get gainfully employed or when they do not have a profession.
- IV. Market Prejudices: Prejudices that entrepreneurs face in the market may be because of their age, gender, caste, religion, and disability. Beyond these already existing prejudices, there is also an observable reduction in demand for goods and services produced by people with disabilities. Such prejudices can reduce the income that the EWDs get compared to other entrepreneurs (Jones & Latreille, 2011; Black & Pretes, 2008)
- V. Business Contacts: it is commonplace for entrepreneurs to make use of their formal or informal networks for experience and influence. However, disabled persons usually experience more difficulties when establishing and retaining business contacts (Antoncic & Hoang, 2003).

Theoretical Review

There are a number of theories that are related to the concept of PWDs entrepreneurship challenges and success. Some of the theories are personality traits theory, social capital theory and liquidity theories.

Personality traits Theory: Personality traits are defined by Coon (2004) as the "stable qualities that an individual shows in most every situation". Trait theorists believe that entrepreneurs require particular enduring inborn qualities or individual potential that will naturally make him/her a successful entrepreneur. The theory seeks to answer the obvious question "What exactly are these traits/inborn qualities?" This not a question with a straightforward answer since we cannot directly pick specific traits that an entrepreneur needs to have. What this theory does give is some insight into these traits by identifying the basic characteristics popularly associated with an entrepreneur. Based on these, some common traits that entrepreneurs will require includes creativity, achievement, perseverance, determination, opportunism and technical knowledge.

Social Network or Social Capital Theory: Entrepreneurs are a member of a larger social structure that accounts for a sizable share of their potential (Clausen, 2006). In response, Shane and Eckhardt (2003) state that "an individual may be able to recognise that a specific entrepreneurial opportunity exists, but might lack the social ties to translate the potential into a firm starting. It is believed that having access to a wider social network could assist solve this issue. Foster (2010) continues by stating that the sociological school of thinking has four stages for social networks. According to all of the available research, a more solid social connection to resource providers will speed up the procurement of those resources and increase a business' chances of capitalising on opportunities (Shane & Eckhardt, 2003).

Entrepreneurs are a part of a larger social structure which makes up a significant proportion of their opportunity (Clausen, 2006). Concerning this, Shane and Eckhardt (2003) declare that *"an individual may have the ability to recognize that a given entrepreneurial opportunity exist, but might lack the social connections to transform the opportunity into a business startup. It is thought that access to a larger social network might help overcome this problem"* Following this, Foster (2010) states that social network has four stages in the sociological school of thought. All existing literature here agree that a stronger social relationship to providers of business resources will facilitate prompt acquisition of these resources and improve business' prospects of opportunity exploitation (Shane & Eckhardt, 2003).

Liquidity/Financial Capital Theory: Empirical research demonstrates that the success of a new firm is more effective when people can access sufficient financial capital (Blanchflower, 2001). This theory draws from this and asserts that people with sufficient financial capital are usually more capable of acquiring resources to take advantage of entrepreneurial opportunities and establishing a business to do just that (Clausen, 2006).

Empirical Review and Hypothesis development

The inherent challenges embedded in entrepreneurship are enormous and varied based on the enterprise, but the issues with PWDs are more serious as different factors affect their entrepreneurial drive. There are divergent views about the inherent challenges the PWDs entrepreneurs face drawn from the opinions of different scholars. Researcher such as Coon (2004); Hans and Patri (2003); Meager and Higgins (2011) were of the opinion that PWDs only faced social discrimination while Karlof and Loevingsson (2005); Tehseen and Ramayah (2015) were of the view that finance is the major impediment to PWDs entrepreneurs. Besides, some authors (Negedu, 2011; Duru, 2011; Aldrich & Cliff, 2003) argues on the major components of PWDs entrepreneurial challenges as there are conflicting views on the challenges that militate PWDs entrepreneurship success. Thus, this study hypothesized;

H₀₁: Entrepreneurship metrics do not have significant influence on PWDs success

Methodology

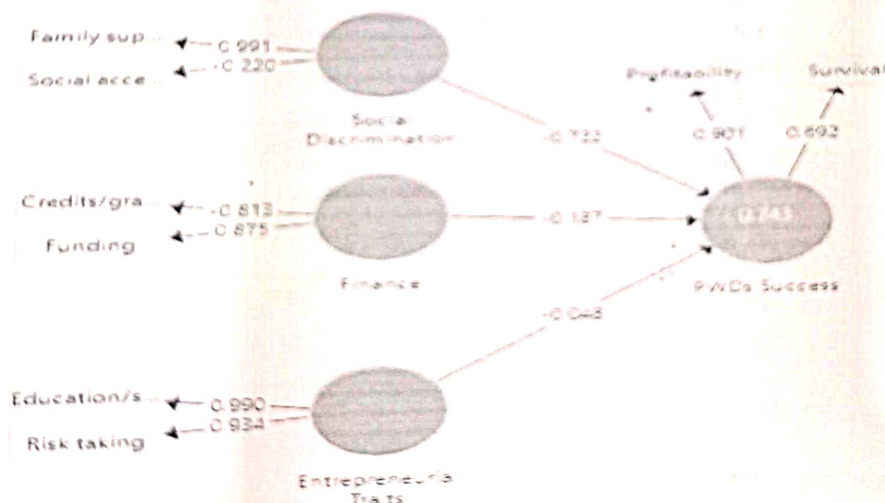
Adopted for this study is a survey research design. The study centered on four states in Nigeria with the highest number of PWDs engaged in business enterprises according to the information obtained from the Joint National Association of Persons with Disability (JONAPWD) in Nigeria and based on each state peculiarity. The selected states are Gombe, Kwara, Lagos and Oyo state. These selections were as a result of Lagos state being a commercial nerve center in Nigeria with high entrepreneurship opportunities and the involvement of both people with and without disabilities. Oyo state was selected as a result of the history of special education, (education for people with disabilities e.g. Special Federal College of education, Oyo) and it represents the geopolitical zone of the southwest. Gombe state was chosen to represent the northeast, because it is one of the peaceful states and PWDs tended to migrate to Gombe state due to its security and thereby establishing businesses such as shoe making, farming, tailoring, and the likes while Kwara state was chosen based on the geo-political zone for north central. A Cochran sample size determination formula for

proportion was used and the sample size of 384 was equally divided among the sample states. Multi-stage sampling techniques which comprises of stratified, purposive and simple random sampling were chosen to select the respondents. Data used for this research was primary data sourced with the aid of a structured questionnaire to gather relevant information from the respondents with a 7-point Likert scale. The chosen variables for the research were social discrimination (societal acceptance & family support); entrepreneurial trait (education & skills, and risk taking); finance (funding & credits/grants); and PWDs success (profitability & survival). Copies of the questionnaire were administered personally by researchers employing the help of some trained assistants with a keen understanding of sign language where it was necessary. Data obtained from the questionnaire were collated, scrutinized and analysed using Structural Equation Model (SEM using SMARTPLS 3 software).

Findings from Analysis

Data collected were thoroughly examined and the usable questionnaires were three hundred and fifty-two which represents a 91.7% success rate. The identified variables for the path-model are shown below;

Figure 1: Entrepreneurship and PWDs path model



Source: Researcher's Path Model, 2020

The path-model analysis on the entrepreneurship metrics that influence on PWDs success in Figure 1. Entrepreneurship metrics used in the study were social discrimination – with family support and social acceptance as chosen proxies; finance – proxied by funding and credits/grants; and entrepreneurial traits – proxied by education/skills and risk taking. These variables were examined against the PWDs success which was proxied by enterprise survival and profitability. Figure 1 present the effects on interaction when more than one variable contributes to the latent variables.

Table 1: PLS Path Coefficients

	Entrepreneurial Traits	Finance	PWDs Success	Social Discrimination
Entrepreneurial Traits			-0.048	
Finance			-0.187	
PWDs Success				
Social Discrimination			-0.722	

Source: SMARTPLS Output, 2020

As shown in Table 1, all the PWDs entrepreneurs' metrics involved showed a negative contribution to the latent variable. Entrepreneurial traits showed the weakest path coefficients with -0.048, closely followed by finance with -0.187 and the strongest path with -0.722 were social discrimination. These negative coefficients imply that these factors do present challenges to PWDs enterprise success. The absolute magnitude of social discrimination has a better coefficient being approximately thrice the coefficient of variables of entrepreneurial traits. This therefore means that social discrimination, finance, and level of education/skill and risk taking observed in EWDs are useful determinants of their success in business. These identified variables significantly contribute to the prediction of PWDs success in the study's sample.

Table 2: Outer Loadings

	Entrepreneurial Traits	Finance	PWDs Success	Social Discrimination
Credits/grants		-0.813		
Education/skills	0.990			
Family support				0.991
Funding		0.875		
Profitability			0.901	
Risk taking	0.934			
Social acceptance				-0.220
Survival			0.692	

Source: SMARTPLS Output, 2020

The outer model revealed contribution of the observed indicators to the value of the latent variables. The closer the loading is to the coefficient 1 the better. The findings revealed that outputs, social acceptance, survival, and credits/grants could possibly have been ignored but dropping those indicators did nothing to improve the total reliability. The outer weight models vary from zero to an absolute maximum less than 1, thus establishing that the more indicators there are for a latent variable, the lower the maximum and the average outer model weight. These results justify why such a weak loading weight could not be neglected as all the other loading weights were greater than 0.50 excluding social acceptance. These variables were also major participatory elements of the latent variables from the PWDs literature.

Table 3: R Square

	R Square	R Square Adjusted
PWDs Success	0.743	0.741

Source: SMARTPLS Output, 2020

The measure of size of common effect in the path shows an R square of 0.743, thus meaning that 74.3% of the variance in PWDs success can be explained by the joint model of PWDs entrepreneurship metrics proxied finance, entrepreneurial traits and social discrimination. This shows that the identified variables have a strong influence on PWDs success, implying that 25.7% of the variance is a result of other influencing variables not imputed in the model. Although, an R-square value greater than 80% reflects the possibility of a multi-collinearity problem (where Tolerance = $1 - R^2$) but in this case, there exists no multi-collinearity problem because the tolerance in this data set is at an extreme greater than 0.25. After adding required predictors to the regression model, the adjusted R-square is 0.741. This closeness of the unadjusted R square in this model is due to few number of variables included in the model.

Table 4: f Square

	Entrepreneurial Traits	Finance	PWDs Success	Social Discrimination
Entrepreneurial Traits			0.005	
Finance			0.033	
PWDs Success				
Social Discrimination			0.405	

Source: SMARTPLS Output, 2020

The F-square table shows the weights and importance of the identified variables, the F-square results revealed the strength of the path in effecting change in PWDs success. The observed changes in entrepreneurship metrics on the latent variable of PWDs are 0.005, 0.033 and 0.405. These variances in the change effects of disabled entrepreneurs are seen to be wide apart and ranges from insignificant to significant effect. From these, we can assert that disabled entrepreneurship traits - education/skill and risk taking -has an insignificant change effects on PWDs success, but the weight path coefficient is negative which implies that PWDs are willing to take risks despite their low level of education/skills. The change effect of finance (proxied by credits/grants and funding) and social discrimination (proxied by family support and social acceptance) are major impediments to PWDs entrepreneurship success. The change effect on the F-square table shows that the variables of social discrimination have a stronger effect than finance metrics. This therefore implies that family support, social acceptance, funding, credits/grants contribute have the most significant change effect of PWDs success as regards entrepreneurship survival and profitability. It then becomes more important for the government and stakeholders on PWDs to take these variables seriously to enhance PWDs entrepreneurship success.

Table 5: Bootstrapping Path Coefficients

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Entrepreneurial Traits -> PWDs Success	-0.048	-0.046	0.053	0.897	0.370
Finance -> PWDs Success	-0.187	-0.189	0.080	2.328	0.020
Social Discrimination -> PWDs Success	-0.722	-0.716	0.080	8.972	0.000

Source: SMARTPLS Output, 2020

The PLS bootstrapping output as shown above shows the t and p value coefficient. From these results, we can see that social discrimination and finance indices significantly contributes to the prediction of PWDs success at .005 probability level while entrepreneurial traits are relatively insignificant, even though all the identified variables of the study were capable of predicting PWDs success in the study area.

The results of this analysis thus revealed that for the disabled people that engage in entrepreneurship to record success in terms of profitability which is capable of enhancing business survival and continuity, there is need for PWDs families to support their entrepreneurship drive. The society should be ready to patronize them and give them the necessary support. Funds should be made available for seed and survival capital for the smooth running of their businesses and windows of opportunities such as credits/grants should be made available by the government through specialized banks or micro finance institutions to encourage and support PWDs. Though, finance has been a general challenge of entrepreneurs in Nigeria for both PWDs and non-PWDs but PWDs experience more acute difficulties in accessing finance because some of them cannot meet up with standard requirements such as collateral and other requirements. Likewise, avenues should be created for entrepreneurship drive and success as the majority of the sampled respondents are willing to take risks. The study revealed also that the loading weight of PWDs enterprise survival was below the minimum criterion of 70% suggested for the loading weight. The enterprise survival may increase if social acceptance and credits/grants are enhanced. However, PWDs entrepreneurship metrics influence PWDs success in Nigeria.

Discussion of Findings

From this study, we can see that social discrimination has a significant influence on PWDs success. This is in tandem with the findings of the studies by De Vries (2003); Anderson and Galloway (2012) whose studies revealed that persons with disabilities are exempted from the world of economics, politics and social disorder. Also, it was revealed that laudable entrepreneurial education and skills have a serious effect on PWDs success which conforms to the findings of Duru (2011); and Choto, et al. (2014) who stressed the fact that limited training and education of PWDs in business was a key inhibiting factor of growth of entrepreneurship in our economy. Furthermore, the study revealed that funding and credits/grants constitute major setbacks to PWDs success. This is also in agreement with the study of Blanchflower, Oswald, and Stutzer (2001); Aldrich and Cliff

(2003); and Anderson and Galloway (2012) whose different studies revealed that capital is one of the challenges of disabled entrepreneurs.

Conclusion and Recommendations

Generally, the challenges faced by the entrepreneurs are enormous and varied based on the structure, size and nature of the enterprise but the PWDs entrepreneurs faced some specific challenges that militate the success of their enterprise. They study concluded that social discrimination, finance and entrepreneurial traits influence PWDs entrepreneurship success. Also, the study observed that social discrimination (as proxied by family support and societal acceptance) and finance (as proxied by credits/grants and funding) posed serious challenges to the success of enterprise owned by the disabled while entrepreneurship skills/educations can enhance risk capacity of PWDs. The study therefore recommend based on the findings that:

- i. To accommodate the needs of PWD entrepreneurs, entrepreneurship education and skill development should be improved.
- ii. To increase PWDs' business performance, access to finance should be made possible.
- iii. All levels of government should give institutional vocational centres the necessary financial and human resources so they can teach disabled individuals how to use their skills to support themselves.
- iv. Efforts should be made to set up workshops on skill acquisition and capacity building which will ensure that there is a rapid growth/development of entrepreneurship as well as technological advancement among PWDs of the society.

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