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Entrepreneurial Learning and Microenterprise Economic Sustainability:

A Case of Women with Disabilities in Uganda.

By

Fiona Mulira

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Supervisor: Dr Zanele Ndaba

A thesis submitted to the Faculty of Commerce, Law and Management at the University of the Witwatersrand, Johannesburg in fulfilment of the requirements for the degree of Doctor of Philosophy.

April 2018

Abstract

The critical role of entrepreneurial learning in sustainable development has been discussed extensively in recent literature. However, little is known about the effect(s) of entrepreneurial learning on economic sustainability of microenterprises. This research seeks to answer the question of "How entrepreneurial learning facilitates the economic sustainability of microenterprises?" The study draws from social learning theory and intersectionality studies to contribute towards understanding the complexity of entrepreneurial learning and economic sustainability, focusing in particular on women with disabilities. The study contributes to literature on entrepreneurial learning by examining the rarely-researched social conditions of learning characteristic of entrepreneurial environments in emerging economies. Furthermore, unlike previous studies that adopted either a gender-or disability-only approach in explaining the entrepreneurial experiences of women with disabilities, this study considers the combined influence of gender and disability as interlocking social identities.

A qualitative case study approach based on four mini-cases was adopted. These mini-cases included 36 semi-structured interviews with women entrepreneurs with disabilities operating established microenterprises in Uganda. Semi-structured interviews were also conducted with seven key informants from two national disability associations in Uganda. These interviews acted as a pilot to obtain advice on how to conduct research in a sensitive and appropriate manner that would not further marginalise women with disabilities. Data from both the key informants and these women were analysed using thematic content analysis.

Findings indicate that the intersecting social identities of gender and disability of women entrepreneurs with disabilities have both favourable and unfavourable outcomes for their entrepreneurial learning and economic sustainability. These consequences have a lasting and varying impact on these women's actions, affecting their tendencies to adapt and ingeniously imitate entrepreneurial behaviours in uncertain and resource-constrained learning environments. Furthermore, for this group, learning influences economic sustainability through the acquisition of entrepreneurial capabilities that nurture ingenious imitation practices such as self-determination, self-restraint, and social embeddedness. By contrast, the capabilities emphasised in social learning theory literature are not generally rooted in individuals' abilities to acclimatise and overcome their limitations, and only emerge from social interactions under stable learning conditions. Results also suggest that the socio-economic context influences how economic sustainability of an enterprise is conceptualised. Women with disabilities operating microenterprises in resource-constrained contexts perceive economic sustainability as a mutually-inclusive triadic relationship between enterprise growth, sufficient livelihood, and empowerment.

The key contribution of this study is that the researcher introduces the metaphor "adaptive observational learning" to explain a new form of entrepreneurial learning that occurs in social settings, particularly for women with disabilities. It involves individuals acquiring new knowledge by observing, adapting, creatively imitating, and replicating the actions of others in a way that is well suited to their abilities, and enables them to overcome their impairment limitations. The study further questions the narrow conceptions of describing economic sustainability solely as *financial viability* and *growth*; and argues for the need to include social components when classifying economically sustainable enterprises in impoverished contexts.

Key Words:

Entrepreneurial Learning, Intersectionality, Microenterprise Economic Sustainability, Disability, Gender.

Declaration

I declare that the thesis

Entrepreneurial Learning and Microenterprise Economic Sustainability: A Case of Women with Disabilities in Uganda.

hereby submitted to the University of the Witwatersrand for the degree of Doctor of Philosophy has not previously been submitted by me for a degree at this or any other university. This is my own work, and all material contained has been duly acknowledged.

…….....

Signed

Fiona Mulira

April 2018

Peer reviewed journal articles, conference proceedings, and awards arising from the study

Peer Reviewed Journal Article

Mulira, F., & Ndaba, Z. (2016). Gender and disability: an intersectionality perspective of microenterprise learning among women with disabilities in Uganda. *AfricaGrowth Agenda*, *2016*(Oct/Dec), 14-17. **IBSS** (Appendix 16)

Peer Reviewed Accredited Conference Papers

Mulira. F., & Ndaba, Z. (2017). A case of Entrepreneurial Learning Patterns of Women with Hearing Impairments in Uganda. In Z. Ndaba & T. Mokoteli (Ed.), *Proceedings of 5th International Conference on Management, Leadership and Governance* (520-526). Johannesburg, South Africa: Witwatersrand University. **ISBN:** 978-1-911218-27-2 (Appendix 18).

Mulira. F, & Ndaba, Z. (2017). Towards an Understanding of Microenterprise Economic Sustainability in an impoverished context: Perceptions of women entrepreneurs with physical impairments. In D. Jayawarna (Ed.), *Proceedings of 31st British Academy of Management Conference* (328), Coventry, United Kingdom: Warwick University. **ISBN**: 978-0-9956413-0-3 © 2017 BAM http://www.bam.ac.uk (see Appendix 20).

Award

The Second Prize for a Best PhD Paper at the 5th International Conference on Management, Leadership and Governance (16th -17th March 2017). (Appendix 17)

Acknowledgements

I would like to express my sincerest appreciation, gratitude and respect to my supervisor Dr Zanele Ndaba, who has been a great source of support and guidance throughout my PhD journey. Her belief in my abilities and constant encouragement even when I thought I didn't deserve it is what kept me focused and determined to submit this thesis. I will always remember her and be grateful for her mentorship, friendship and kindness.

I am deeply grateful and indebted to the women entrepreneurs with disabilities that agreed to participate in this research. Without their consent this research project would not have been possible. I appreciate the time that they sacrificed out of their busy schedule to answer my questions even when they knew that they would not benefit directly.

I also wish to express my gratitude and thanks to the following research assistants, and fellow students: Sicolastica Nakimuli and Tenywa Steven (who helped me to identify potential research respondents and sat with me during the interview process. I thank them also for supporting me during the transcribing and translation of the interviews). Also fellow PhD students from GIBS, Rebecca Namatovu and Sam Dawa (who I constantly bounced my ideas off and made presentations to); fellow PhD students at the Wits Business School Oro Oro, Jacques Totowa, Wycliffe Oluoch, Euphemia Ifeoma, John Karuitha and Wycliffe Nduga, (who made the Business School full of happy and pleasant experiences) and to Peter Wandwasi and Bonnie Byaruhanga from the School of Governance (for their emotional support and shared experiences in the use of qualitative research methodologies).

I am thankful to Makerere University Business School through the African Development Bank-HEST for the generous scholarship that funded this study. My gratitude also goes out to the South African PhD Partnering Network for Inclusive Growth through Social Innovation and Entrepreneurship (SASIE), funded by UK's Newton Fund, Economic and Social Research Council and the National Research Foundation in South Africa. I appreciate SASIE for sponsoring my methodology courses at the University of Essex Summer School Programme in 2016 and 2017.

My special thanks and gratitude go to my family members, my mother Robinah Mulira, a constant source of support for all my dreams and career prospects. My siblings Julie, Lydia, David, Bubu, Diana, Marko, Matt, Tom, Moses, Norman, Annette and Aggrey who in one way or another supported me financially, emotionally, and spiritually throughout this PhD journey. Thank you, family, for always believing in me and wishing the best for me.

Dedication

To Jesus Christ my personal Lord and Saviour- in whom is all wisdom, knowledge and understanding. Who has taught me to persevere and to trust in His abilities to see me through a season of my life that I ordinarily would have perceived as impossible. For the favour He has given me in a foreign country among my peers and instructors. He who began a good work in me has surely seen me through to completion. To Him and Him alone be all Glory and Honour.

Philippians 1:6 Amplified Bible (AMP)

> [6] I am convinced *and* confident of this very thing, that He who has begun a good work in you will [continue to] perfect *and* complete it until the day of Christ Jesus [the time of His return].

Thank you Lord for doing exceedingly abundantly more than I could have ever thought or imagined.

Ephesians 3:20 Amplified Bible (AMP)

> [20] Now to Him who is able to [carry out His purpose and] do superabundantly more than all that we dare ask or think [infinitely beyond our greatest prayers, hopes, or dreams], according to His power that is at work within us.

List of Abbreviations

CAQDAS	Computer-assisted Qualitative Data Analysis Software
DPO	Disability People's Organisation
EAC	East African Community
ECP	Entrepreneurship Curriculum Programme
ESE	Entrepreneurial Self-Efficacy
EWD	Entrepreneurs with Disabilities
GDP	Gross Domestic Product
GEM	Global Entrepreneurship Monitor
GRI	Global Reporting Index
ILO	International Labour Organisation
MwD	Men with Disabilities
NUDIPU	National Union of Disabled Persons of Uganda
NUWODU	National Union of Women with Disabilities in Uganda
ODEP	Office of Disability Employment Policy
OECD	Organisation for Economic Co-Operation and Development
SLT	Social Learning Theory
SMME	Small Medium and Micro Enterprises
PwD	People with Disabilities
UBOS	Uganda Bureau of Statistics
UDWO	United Deaf Women Organisation
UN	United Nations
UNAD	Uganda National Association of the Deaf
UNAPD	Uganda National Action on Physical Disabilities
UNDP	United Nations Development Programme
UNESCO	United Nations Economic and Social Council
UNIDO	United Nations Industrial Development Organisation
WHO	World Health Organisation
WwD	Women with Disabilities

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Chapter One: Introduction

1.0 Research purpose

The purpose of the study is to analyse the effects of entrepreneurial learning on the economic sustainability of microenterprises operated by women entrepreneurs with varying types of disability in Uganda. The research establishes how and why entrepreneurial learning facilitates microenterprise economic sustainability for women with disabilities.

There are three key arguments of this study. First, it argues that the meaning of microenterprise economic sustainability continues to be abstract and proposes that theorizing of the concept requires consideration of impoverished contexts. Secondly, the study argues that dominant learning theories used to examine entrepreneurial learning overlook the social conditions of learning that are characteristic of the entrepreneurial environments in these contexts. The study therefore proposes the use of social learning theory in examining the entrepreneurial learning experiences of women with disabilities. Thirdly, the study further argues that it is important to examine how entrepreneurial learning is experienced among entrepreneurs with intersecting social identities of gender and disability, a group that has been previously ignored in literature.

1.1 Research background

Entrepreneurship development has increasingly gained wide recognition as an important component of various policy agendas on poverty reduction across the world. Within the context of entrepreneurship development, learning entrepreneurship has been prioritised as a critical pathway to foster the creation of sustainable livelihoods (Mugabi, 2015; UNESCO, 2008), with women entrepreneurs and microenterprises being regarded as important change agents in transforming economies (Halberstadt & Johnson, 2014; Ismail, 2014). However, despite the importance of women entrepreneurs and microenterprises in developing economies, the significance of entrepreneurial learning as a facilitator of microenterprise economic sustainability is not often realised and has been largely ignored in research on sustainability (Pittaway & Cope, 2007; Valerio, Parton & Robb, 2014).

In developing countries such as Uganda, microenterprises play a significant role as they employ 90% of the active population with almost three quarters of the population engaging in entrepreneurial activities, contributing over 30% of the country's GDP (Nuwagaba & Nzewi, 2013). Microenterprises are therefore a major source of employment and economic development, especially in settings where few alternative options exist (Romjin, 2002; Roy & Wheeler, 2006). Nonetheless, current economic sustainability definitions are not shaped in a way that considers these contexts. Most scholarly and institutional discussions on economic sustainability have focused on macro-economic issues at national and regional/community levels (Hyder & Lussier, 2016; Urban, 2012) with emphasis on process industries, corporate organisations, large, small and medium-sized enterprises (Epstein & Buhovac, 2014). The microenterprise level that is typical of most developing countries has not been given much attention (Labuschangne, 2005). Vargas (2000) contends that although macro-level approaches are essential, micro-level approaches are essential to reach the most vulnerable and marginalised.

This research therefore investigates how entrepreneurial learning facilitates microenterprise economic sustainability. To achieve this, a focus on microenterprises run by a marginalised group with two intersecting identities: gender and disability, provides the empirical basis for this study. This study highlights aspects of the developing country context, also referred to in this study as impoverished context, and marginalised group experiences that advance this investigation.

As a field of research, entrepreneurial learning has attracted a lot of attention amongst academics and practitioners. However, whilst the amount of empirical research on entrepreneurial learning is still growing, the research is still lacking in terms of theoretical models explaining its effects on economic sustainability (Martin et al., 2013). Most studies on entrepreneurial learning examine learning theories that are not directly associated to economic sustainability, focusing instead on entrepreneurial intentions and motivations (Kourilsky & Walstad, 1998; Oosterbeek et al., 2010; Rodrigues et al., 2010). Although these aspects are important in starting a business, they do not address issues such as long-term profitability of the business which are central to economic sustainability.

A review of existing literature reveals that although conceptual arguments of the link between entrepreneurial learning and economic sustainability have been based on learning

outcomes such as entrepreneurial competencies and self-efficacy (Mukhtar, 2010; Hassani & Khouni, 2013), previously published studies have provided inconsistent results. Some studies suggest that entrepreneurial learning has a significant effect on entrepreneurial competencies and self-efficacy, and these in turn have an impact on performance outcomes such as profits, human capital assets and enterprise survival (Lans et al., 2014; Valerio et. al, 2014; Zhao et al., 2005). In contrast, other studies suggest that entrepreneurial learning has a negative effect, and in some cases, no effect at all on entrepreneurial competencies and self-efficacy (Cox, Muller, & Moss, 2002; Martinez et al., 2010; Oosterbeek et al., 2010). The sheer diversity of research that claims to discuss entrepreneurial learning suggests that there is little if any consensus about what constitutes the effects of entrepreneurial learning on economic sustainability.

This lack of consensus is a result of the difference in the extent and context of entrepreneurial learning from country to country, based on each country's economic, social, political, and legal contexts (Lee & Peterson, 2001; Harry Matlay & Dehghanpour Farashah, 2013). Scholars such as Armstrong and Taylor (2014), Peterman and Kennedy (2003), and Romjin (2002) have also pointed to differences in individual learning styles. They go on to suggest that it may be prudent for entrepreneurial learning proponents to understand the individual entrepreneur's learning style and unique needs while determining the training content and pedagogy to be used. In the same way, Cope (2005) states that it is imperative to have a better theoretical grasp of entrepreneurial learning, as it is through learning that entrepreneurs develop and grow.

Existing learning theories that have been used in examining entrepreneurial learning, such as action learning (Revans, 1971), experiential learning (Cope, 2003; Kolb, 1984; Minniti & Bygrave, 2001; Politis, 2005) and organisational learning (Wang, 2008), overlook and fail to capture the social condition of learning and how individuals can learn vicariously in social circumstances (Weibell, 2011). Yet individuals in many Sub-Saharan African countries, including Uganda, are embedded in close-knit communities that thrive on interactions. These social interactions are characteristic of the collectivist culture of entrepreneurial environments in developing countries (Ozgen, 2012). In such circumstances, social learning is appropriate to explain how individuals learn to behave entrepreneurially. This study is therefore grounded in Social Learning Theory (SLT) advanced by Bandura (1971). Social learning theory focuses on

individuals' thinking, their behaviors, their interactions with others, and the environments in which they operate (Bandura, 1971, 1977, 1989, 1993; Bandura & McClelland, 1977).

Furthermore, despite literature confirming gender and disability differences in entrepreneurial learning (Cliff, 1998; Kourilsky & Walstad, 1998; Minniti & Nardone, 2007; Wilson, Kickul, Marlino, Barbosa, & Griffiths, 2009), very few studies review the combined influence of gender and disability on the effect of entrepreneurial learning on economic sustainability. Previous studies have primarily adopted a gender approach to explain entrepreneurship among women with disabilities (e.g. Ahl & Marlow, 2012; Fischer et al., 1993), with few studies adopting a disability approach (e.g. Namatovu et al., 2012; Kitching, 2014; Renko, Harris & Caldwell, 2015). However, there is general agreement in literature that gender-only or disability-only theories are not appropriate in terms of women with disabilities due to their dual social identity dimensions (Booysen & Nkomo, 2010; Garland-Thomson, 2002). These theories fail to sufficiently explain the learning experiences of women with disabilities as they mask important differences of how both gender and disability interact within a single individual, often resulting in multiple dimensions of disadvantage (Garland-Thomson, 2014).

The continuous exclusion of women with disabilities' intersecting social identities from entrepreneurial learning studies, as well as the contradictions of entrepreneurial learning's effects on economic sustainability, and the limited research on microenterprises in a developing country context, therefore make a compelling case for this study.

1.2 Research context

The research context is Uganda, a developing country that has an economy with a prime microenterprise sector, representative of developing countries that have taken on entrepreneurship as a poverty eradication strategy. Uganda is acclaimed as one of the champions of disability advocacy in Sub-Saharan Africa due to its all-inclusive national legislation and policy frameworks that include establishing social economic programmes aimed at improving economic sustainability (Abimanyi-Ochom & Mannan, 2014). Yet, the proportion of People with Disabilities (PwDs) in Uganda who live in poverty with low literacy rates, limited access to health facilities, housing and livelihood opportunities still remains at

80% (Uganda Bureau of Statistics and ICF International, 2012; NUDIPU, 2008). This situation is worse for women with disabilities because of the double burden imposed by disability-related discrimination and gender inequalities (UNAPD, 2009).

In a bid to address the marginalisation of women with disabilities (WwDs) in Uganda, the Government of Uganda and international civil society organisations have targeted the issue either directly or indirectly in the programmes that they support. They have done this by taking the lead in advocating learning methods that equip women with disabilities with entrepreneurial skills that help them to improve their employability, livelihood and ultimately reduce poverty (Lwanga-Ntale, 2003; NUDIPU, 2013). It has been estimated by the International Labour Organisation (ILO), that excluding people with disabilities from the world of work may cost countries approximately 1% to 7% of their GDP (EAC Secretariat, 2012). Being able to work enables people with disabilities to realise their aspirations, improve their livelihood, and participate more actively in society (ILO Skills and Employability Department, 2009). It is thought that people with disabilities make natural entrepreneurs, since having a disability can also be a stimulus for independent problem-solving and creativity. Like entrepreneurs, people with disabilities often develop new and effective ways of overcoming their problems (Harper & Momm, 1989). This therefore calls for the promotion of more inclusive societies and employment opportunities for people with disabilities. This, requires improved access to learning that is relevant to labour market needs, and jobs suited to their abilities, interests and skills with adaptations as needed (UNDP, 2012).

The International Labour Organisation (ILO) introduced the INCLUDE program: a project that builds capacity at national and regional level to adequately support the full participation of women with disabilities in entrepreneurship development activities (ILO Skills and Employability Department, 2009). As a result, many women with disabilities in Uganda have been trained or educated informally through apprenticeships or at home, resulting in an increase in literacy at a basic functional level (Namatovu, Dawa, Mulira & Katongole, 2012b).

Although these efforts by both the Government and international civil society organisations have had positive influences on the livelihood of women with disabilities, entrepreneurial learning is still socio-economically inappropriate and business activities are generally unsustainable. Women with disabilities continue to manage microenterprises on a hand-to-mouth basis. These enterprises do not usually progress into sustainable ventures that

enable wealth creation (Abimanyi-Ochom & Mannan, 2014; Namatovu, et. al, 2012b). Most academic and policy discussions (Majek,2011; Vossenberg, 2013; Lewis, 2004) about women with disabilities in Uganda and other developing countries focus on learning entrepreneurship as a poverty eradication strategy that can lead to economic development. These discussions assume that, subject to learning entrepreneurship, entrepreneurs manage their enterprises optimally. However, past research reveals that entrepreneurial learning in these countries merely changes individuals' status from absolute poverty to relative poverty and as a result they cannot sustain their enterprise activities (Alvarez & Barney, 2014; Ogundele, Akingbade, & Akinlabi, 2012). Yet, many entrepreneurial learning efforts have not been thoroughly assessed (Valerio et al., 2014).

1.3 Research problem statement

Microenterprises owned by women with disabilities in developing countries continue to operate as survivalist or necessity-based enterprises characterised by low levels of innovation and capital investment (Lewis, 2004; Vossenberg, 2013). As a result these enterprises run the risk of failing to achieve economic sustainability (Alvarez & Barney, 2014; Namatovu et al., 2012; Urban, 2010). This risk is possibly caused by gaps in existing legal and institutional mechanisms, diverse social and physical barriers in accessing resources, uncertain entrepreneurial environments, as well as lack of status for women with disabilities operating microenterprises in highly patriarchal societies (Lang & Muragira, 2009; Lwanga-Ntale, 2003; Namatovu et al., 2012).

Economic development policies aimed at creating an environment that enables enterprises to thrive are becoming increasingly important, especially in those countries where unemployment is high and most jobs are created through self-employment (Azim & Al-Kahtani, 2014; Cho & Honorati, 2014). Harry Matlay and Dehghanpour Farashah (2013) and Majek (2011) note that many countries across the globe, including Uganda, see entrepreneurship as the most important economic driver of poverty eradication and sustainable development amongst women with disabilities and have therefore developed policy guidelines for the promotion of entrepreneurial learning to promote entrepreneurial activity among these women (ILO, 2011; Roni & RIBM, 2009; ODEP, 2005). However, despite this global interest in entrepreneurial learning amongst women with disabilities, little knowledge is documented

about the influence of entrepreneurial learning on economic sustainability of microenterprises operated by women with disabilities.

Literature further reveals that gender and disability intersecting social identities of women with disabilities, have not been recognised in existing accounts of entrepreneurial learning (Bell & Nkomo, 2001; Garland-Thomson, 2002; Gilbert, 2008; Holvino, 2010), yet the intersecting social identities of an individual have been reported to play an important role in how they learn (Armstrong, 2001; Armstrong & Taylor, 2014). As such, this study develops an original and distinctive conceptual understanding of entrepreneurial learning through the analysis of women with disabilities' experiences, based on a social learning (Bandura, 1971, 1989, 2011; Bayrón, 2016) and intersectionality perspective (Bell & Nkomo, 2001; Fischer et al., 1993; Garland-Thomson, 2002; Gilbert, 2008b; Holvino, 2010) to address the research question below.

1.4 Research question

How does entrepreneurial learning facilitate the economic sustainability of microenterprises operated by women with varying types of disabilities?

The main research question is substantiated by the following sub-questions:

1. How do women with disabilities understand microenterprise economic sustainability?
2. How do women with disabilities learn entrepreneurship in social settings?
3. What are the consequences of women with disabilities' intersecting social identities of both gender and disability for their entrepreneurial learning?
4. What learning outcomes emerge from women with disabilities' entrepreneurial learning experiences?
5. How can entrepreneurial learning be improved to better serve learners with varying impairments?

Further to these research questions, key informants were asked different research questions in a pilot study. Although the questions for the pilot study are not central to the main research question, they were key in guiding the researcher on how to conduct research among women with disabilities in a sensitive and appropriate manner that would not further marginalise them. The pilot also provided background information on the entrepreneurial

learning and microenterprise activities of women with disabilities. The questions for the pilot study included the following:

1. What would be the most appropriate way of getting women with disabilities to share their experiences?
2. What are the obstacles of entrepreneurial learning for women with disabilities?
3. How can entrepreneurial learning be improved to support women with disabilities?

1.5 Research contributions

Rindova (2008) was firm in her view that:

> What makes a theoretical contribution original and novel is not that no one in the field ever thought about a given idea but that the idea is articulated, organised and connected in a way that suggests new directions for researchers who are already hopefully thinking about it. (p. 300)

The main contribution of this study is to the field of entrepreneurial learning. The researcher builds on social learning theory to explore how entrepreneurial learning can facilitate economic sustainability of microenterprises operated by a population with intersecting social identities (gender and disability). In so doing, the researcher connects the separate fields of entrepreneurial learning and intersectionality. The study makes contributions contextually, theoretically, conceptually, and methodologically.

Widely-used frameworks that have been used to define economic sustainability do not appear to include a microenterprise level which is typical of most poverty contexts (Bruton, Ketchen & Ireland, 2013; Halberstadt & Johnson, 2014; Labuschagne et al., 2005). This study therefore makes a contextual contribution to knowledge, by taking into consideration the contextual differences in understanding economic sustainability based on the perspective of women entrepreneurs with disabilities operating microenterprises, in a resource constrained environment. In so doing, our conceptualisation of how economic sustainability is defined at a micro-level is enhanced, thus facilitating its operationalisation and further development of theoretical frameworks that explain its occurrence in impoverished contexts.

Traditional theories of learning that have been used to examine entrepreneurial learning have mainly focused on individuals learning through experience (Politis, 2005), experimentation (Minniti & Bygrave, 2001), and action (Revans, 1971). None of these theories meaningfully address the social, behavioural, and cognitive interactive learning processes through which knowledge is acquired, an issue that should be at the very core of any entrepreneurial learning discussion. This study therefore uses the social learning theory (Bandura, 1971) lens to understand how entrepreneurial learning develops entrepreneurial outcomes that facilitate economic sustainability. By examining entrepreneurial learning as a multi-dimensional phenomenon which incorporates individuals' thinking, behaviour, their interactions with others, and the environment in which they operate, the study theoretically contributes to understanding how women with disabilities learn entrepreneurship in social settings and how this learning facilitates economic sustainability.

Furthermore, most studies on entrepreneurial learning among women with disabilities ignore the intersectionality of their gender and disability. This research therefore emphasises the role that gender and disability as intersecting social identities play in shaping the learning experiences of women with disabilities and in effect their microenterprise economic sustainability. By applying an intersectionality approach, this study provides conceptual insights of how gender and disability simultaneously influence entrepreneurial learning and economic sustainability outcomes.

A research methodology that is coherent with the subjectivist perspective allows women with disabilities to voice their experiences and challenges imposed knowledge. This study therefore provides methodological insights on what is specific, unique, and deviant about a segment of the population that is marginalised, and supplements most studies on women entrepreneurs with disabilities (Kitching, 2014; Namatovu et al., 2012; Renko, Harris, & Caldwell, 2015; Solomon, 2010) that have used a realist perspective.

In summary, using social learning theory and integrating it with an intersectional approach to conceptualise the study provides an explanation of social learning that focuses on how entrepreneurial learning experiences are translated into economic outcomes. It extends existing literature to include learning strategies that consider the intersecting social identity of the learner and introduces a new stream of social learning that is referred to later in this study as "adaptive observational learning". The study sheds light on why entrepreneurial learning as

a socio-economic intervention in Uganda may or may not translate to the reduction of chronic poverty and attainment of economic sustainability for women with disabilities. The insights from Uganda, a developing economy that is recognised by the global fraternity for its excellence in advocating for disability rights, fill in the gaps in our universal understanding of entrepreneurial learning strategies for poverty eradication and sustainable development. The study provides lessons for other Sub-Saharan African countries which have similar legislation but are not seeing results, as well as providing information for the benchmarking of laws, policies, and interventions of entrepreneurial learning for women with disabilities.

1.6 Significance of the study

The findings of the study will help researchers, trainers and developers of learning programmes to design more effective programmes that match entrepreneurs' learning styles. They will provide a better understanding of women with disabilities as social learners and how they use their learning experience to facilitate microenterprise economic sustainability. The results of the study can also inform government policy on entrepreneurial learning processes of women with disabilities, especially regarding how to promote entrepreneurial learning and enhance microenterprise economic sustainability in developing countries.

In addition, by highlighting the learning enablers and impeders of women with disabilities in developing countries, and suggesting ways in which their learning needs can be addressed for enterprise sustainability, the research will help other researchers, policy makers and practising entrepreneurs in developing learning support mechanisms for this category of entrepreneurs.

Organisations or agencies that sponsor or implement entrepreneurship training programmes among entrepreneurs with intersecting social identities of gender and disability, in Uganda and elsewhere in Africa and similar contexts, will now be able to understand why their interventions produce the outcomes, positive or negative, that they generate. This will in turn help them to improve their project planning and implementation because they will be making better informed decisions.

Finally, the study is significant in terms of the development of theoretical frameworks that can be used for the operationalisation and assessment of entrepreneurial learning objectives

and economic sustainability outcomes at a micro-level. It provides new insights into how a marginalised group learns within a social context, and identifies what learning outcomes result in economic sustainability. The study therefore provides important information on entrepreneurial learning and economic sustainability of microenterprises of women with disabilities in Uganda as a benchmark for further studies.

1.7 Delimitations of the study

The research focuses on women entrepreneurs with disabilities in Kampala, Uganda, who own and manage established microenterprises which have been in existence for at least 42 months paying out wages, salaries, or any other payments to owners (Amorós, Bosma & Levi, 2013; Namatovu et.al, 2010).

Sustainability has been described as those activities and processes that contribute to social, economic, and ecological development of the enterprise (Lans, Blok, & Wesselink, 2014). This research, however, focuses on the economic sustainability of the microenterprise, and not the other two indicators, as economic sustainability is more closely linked with poverty eradication.

Participants' responses are reflections of, and confined to, their personal experiences and perceptions of entrepreneurial learning and microenterprise economic sustainability.

1.8 Definition of key terms

Entrepreneurial learning is defined as the process by which people acquire new knowledge from direct experience and from observing the behaviours, actions, and consequences of others (Holocomb et. al, 2009).

Intersecting social identity is the interplay of disability and gender often resulting in multiple dimensions of disadvantage (Garland-Thomson, 2014).

Self-determination is the intrinsic motivation that provides an individual with the sense of direction and energy to seek out and acquire the necessary skills, knowledge, and experience needed to pursue ambitious opportunities or goals (Abery, 1994; Algozzine et al., 2001).

Adaptation is described as an individual's responsiveness and ability to adjust to situational cues from internal and external environments by continuously coping with changes in the environment in new and better ways (Morris, Kannemeyer & Pitt, 2015).

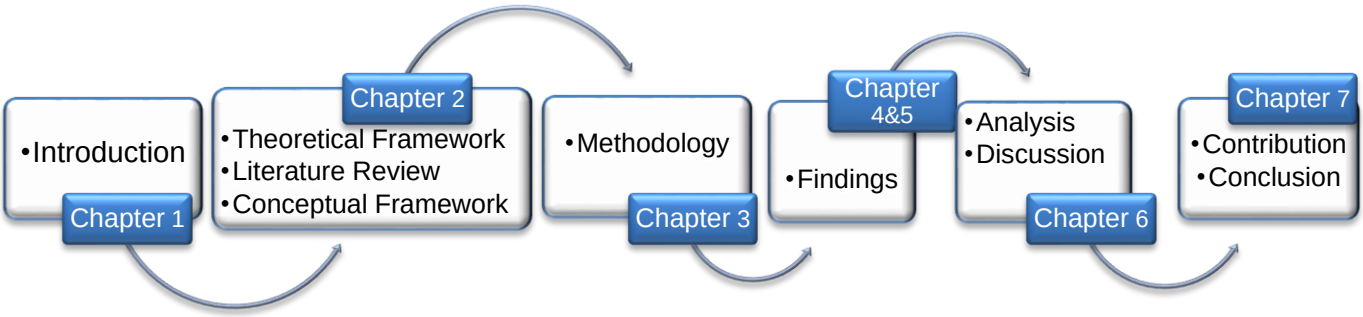
Social embeddedness refers to one's actions or behaviour being influenced by society. It relates to the influence of social and cultural factors on economic exchange and the role of social networks in entrepreneurial actions (McKeever, Anderson & Jack, 2014).

Self-restraint is resisting the impulse to stop doing things that are not enjoyable, but which are considered to be beneficial or necessary for reaching certain goals (Nambisan & Baron, 2013).

1.9 Outline of the thesis

The rest of the study will proceed as follows: Chapter Two, Literature Review, provides a theoretical framework for the study, as well as a review of literature and research on economic sustainability and entrepreneurial learning, including several central concepts and ideas derived from social learning theory. Following on from this is a conceptual framework to refine the understanding of how entrepreneurs learn in social settings and are able to economically sustain their microenterprises. Chapter Three, Research Methodology, presents methodology as well as how the data are organised, categorised, and analysed. Chapter Four, Findings of Pilot Study, and Chapter Five, Findings of the Mini Cases, present findings from the pilot and case studies including how the women entrepreneurs representing the four categories of impairments learn, and factors affecting economic sustainability of their microenterprises. Data analysis for the different mini cases in relation to the research questions is presented. Chapter Six, Discussion of Research Findings, includes a cross-case analysis of the mini case studies, results, and comparisons with previous studies. The underlying theoretical and empirical explanations and justifications for the findings are explored. The study ends with knowledge contributions, conclusions and implications for practice and future research in Chapter Seven, Research Contribution and Conclusion.

Figure 1.1*: Outline of thesis*



Chapter Two: Literature Review

2.0 Introduction

This chapter reviews the theoretical and empirical literatures on entrepreneurial learning and microenterprise economic sustainability. It draws from a study of social learning theory which was advanced by Albert Bandura (1971). It provides a prospective framework for understanding social learning among entrepreneurs with intersecting social identities. Thereafter, it presents a visual representation of the conceptual framework. A working definition of the concept of entrepreneurship for the purposes of this study is presented. The chapter then reviews literature on economic sustainability and its conceptualisation therein. Thereafter, it draws on the entrepreneurial learning literature and the work of Bandura (1971) to develop a concept of social learning that takes account of individuals' intersecting social identity as a necessary consideration for the occurrence of entrepreneurial learning among women with disabilities. The researcher afterwards critically reviews entrepreneurial learning literature to show how the neglect of social identity both reflects and reinforces several problematic assumptions shaping current empirical inquiry, thereby limiting understanding of entrepreneurial learning as it may apply to individuals with intersecting social identities. Finally, the researcher discusses the entrepreneurial learning outcomes and their implications for economic sustainability before concluding the chapter.

2.1 Theoretical framework

The entrepreneurial learning literature has drawn on a variety of theoretical perspectives, including studies by Minniti and Bygrave (2001), Cope (2005), Davidsson and Honig (2003), Politis (2005), Pittaway and Cope (2007), and more recently by Martin et al. (2013) and Tseng (2013). These studies have examined entrepreneurial learning by drawing on different theories of learning, such as: action learning theory by Revans (1971); experiential learning theory by Kolb (1984); and organisational learning theories, which include: absorptive capacity by Jones (2006); exploratory and exploitative learning by March (1991); and human capital theory by Becker (1964). Specifically, two theoretical perspectives have been dominant in the field of entrepreneurship, that is, experiential learning and organisational learning (Rae

& Carswell, 2000; Wang & Chugh, 2014; Wing Yan Man, 2012) as described in Table 2.1 below.

Table 2.1: Dominant Learning Perspectives in Entrepreneurship Literature

Learning Theory	Types of Learning	Authors
Experiential Learning	Learning through failure and Learning by doing	Bledow et.al (2017); Cope (2003; 2011)
	Self-directed Learning	Tseng (2013)
	Learning from past experience and Experimental Learning	Minniti & Bygrave (2001); Politis (2005)
	Action Learning	Rae & Carswell (2011)
	Vicarious learning	Levesque et al. (2009); Hoover & Giambatisa (2009)
	Learning from Poverty	Neal (2017)
Organisational Learning	Exploratory & exploitative Learning	March (1991)
	Absorptive Capacity Learning	Jones (2006)
	Learning through problem solving and opportunity taking	Gibb (1997)

Source: Neal (2017); Rae and Carswell (2000); Wang and Chugh, (2014); Wing Yan Man (2012).

These dominant learning theories view learning as imparting skills at an individual level through; learning as a reflective process within small groups, and learning as developing knowledge through experiencing, reflecting, thinking and acting. They limit learning to direct action and reinforcement. These studies also neglect the social circumstances under which people learn (Weibell, 2011). Yet, Bayrón (2016) claims that entrepreneurial learning is shaped by our thoughts, observations, and social interactions with others. Bayrón's study therefore implies that for research conducted in a developing economy, a social learning approach is suitable because quite often, the entrepreneurial environments of these economies are driven by social exchanges (Ozgen, 2012).

This research is therefore grounded in social learning theory, advanced by Bandura (1971), a well-known classical theory that has maintained importance and recently gained popularity in learning, education and training research (Bayrón, 2016). Social learning theory examines the reciprocal interplay between cognitive, behavioural, and environmental determinants of human behaviour (Bandura, 1971). In other words, individuals' behaviour, the environment in which they operate, and their beliefs and ideas, are determined and shaped by one another.

Social learning theory is deemed relevant to this study because it can be used to explain the phenomena of entrepreneurial learning and microenterprise sustainability in social settings. As suggested by Brewer (1991), the human species is highly adapted to group living, and not well equipped to survive outside a group context. Social learning theory provides a theoretical foundation for the technique of social learning that captures the interactions of individuals and can be used in guiding and developing effective entrepreneurial learning programmes for women with disabilities. The theory is a reference point that serves as a basis for articulating the theoretical underpinnings of this study.

2.1.1 Social learning theory

Social learning theory has been, since its inception in the 1960s, tested and applied in various fields, such as evolution and cultural intelligence, neuroscience, criminology, management, computational intelligence, psychology, education, and more recently in entrepreneurship studies. Social learning theory has its origins in the work of Burgess and Akers (1966) on criminal behaviour. This work combined the earlier sociological theory of differential association with the developmental psychological theory of reinforcement.

The social learning theory improves upon the strictly behavioural interpretation of modelling provided by Miller and Dollard (1941), and extends beyond the traditional behavioural theories of Skinner (1953) and Mowrer (1960) that limit learning and behaviour change to direct action and reinforcement (Weibell, 2011). Bandura also differentiates between learning and performance, a distinction that behaviourists do not make. Social learning theory assumes that behaviour not only originates from response consequences of direct experience, but also through observation of other people (Weibell, 2011). It describes the process through

which people learn from experience through the effects of their actions, or through modelling by observing what others do and imitating it (Bandura, 1971; Bandura & McClelland, 1977). Essentially, new behaviour can be learnt by actively participating, which is referred to as vicarious experiential learning, or by observing the behaviour and its consequence on another person, which is referred to as modelled learning. People learn from each other by acquiring new information on the forms of behaviour and attitudes (Bandura, 1971), and this experience and modelling is then converted into knowledge (Kakouris, 2015).

Bandura's social learning theory evolved in the mid-1980's to provide a broader understanding of human cognition in the context of social learning, and was later referred to as social cognitive theory. He reconceptualised human behaviour and advanced concepts of reciprocity by expounding on the role of internal factors, such as the degree of motivation and self-efficacy, that influence an individual's regulation of their behaviour (Bandura, 1986, 1989, 1993). He then suggested that self-efficacy directly influences performance accomplishments in organisations, and influences indirectly through competencies such as goal setting and decision-making (Wood and Bandura, 1989).

More recently, though, the basic foundations of social learning theory have been applied to education policies, training courses and behaviour modelling (Bayrón, 2016; Thyer & Wodarski, 1990), as scholars have recognised the importance of peer-learning, the influence of role models, and the role observation can play in learning. Bandura's concepts of self-efficacy and self-regulation (Bandura, 1977, 1993) have gained attention, especially among trainers and educators (Wilson et al., 2007).

However, although these efforts have contributed to entrepreneurship theory and learning, studies in this area by researchers such as Thyer and Wodarski (1990), Chen, Greene, and Crick (1998), and Rae and Carswell (2000) fail to explain how the entrepreneur uses the information from the social learning experience, whether acquired directly through formal or informal learning experiences, or how the use of this information impacts the way the entrepreneur runs and improves their business. Therefore, although the social learning perspective suggests that entrepreneurship behaviour emerges as a consequence of how the entrepreneur thinks, and why they do some of the things they do (Urban, 2010), there is limited

knowledge of how the performance activities from these behaviours are translated into sustainable outcomes.

The few studies that use social learning theory to explain aspects of entrepreneurial learning in literature, have almost exclusively focused on the nascent stages of entrepreneurship. Entrepreneurial learning and experience in these studies (Oosterbeek et al., 2010; Peterman & Kennedy, 2003; Rodrigues et al., 2012; Shinnar, Hsu & Powell, 2014; Urban,2012) is related to entrepreneurial intent, motivation, and venture creation. The studies do not extend beyond business start up to examine an enterprises' long term performance and sustainability. Grimm and Paffhausen (2015), contend that despite increased interest in entrepreneurial learning research, researchers have not fully addressed the nature and details of how entrepreneurial learning influences the sustainability of enterprises, thereby creating a need for more empirical studies as entrepreneurial ventures mature into established enterprises.

Social learning theory pays limited attention to interacting social identity structures of gender and disability, discarding individual learning differences and assuming that all learners are the same (Durkin, 1995). This suggests that the individuals' learning styles, which are central to their ability to apply and replicate what is learned, are not taken into consideration (Armstrong & Taylor, 2014). Hence, the need for research that takes into consideration the combined influence of gender and disability on entrepreneurial learning. This study, therefore, uses insights from social learning theory and integrates them with an intersectionality perspective, in order to understand and appreciate the complexity of entrepreneurial learning as it may apply to gender and disability identities of women with disabilities operating established businesses.

Hence the main research question: How does entrepreneurial learning facilitate economic sustainability of microenterprises operated by women entrepreneurs with varying types of disabilities in established businesses?

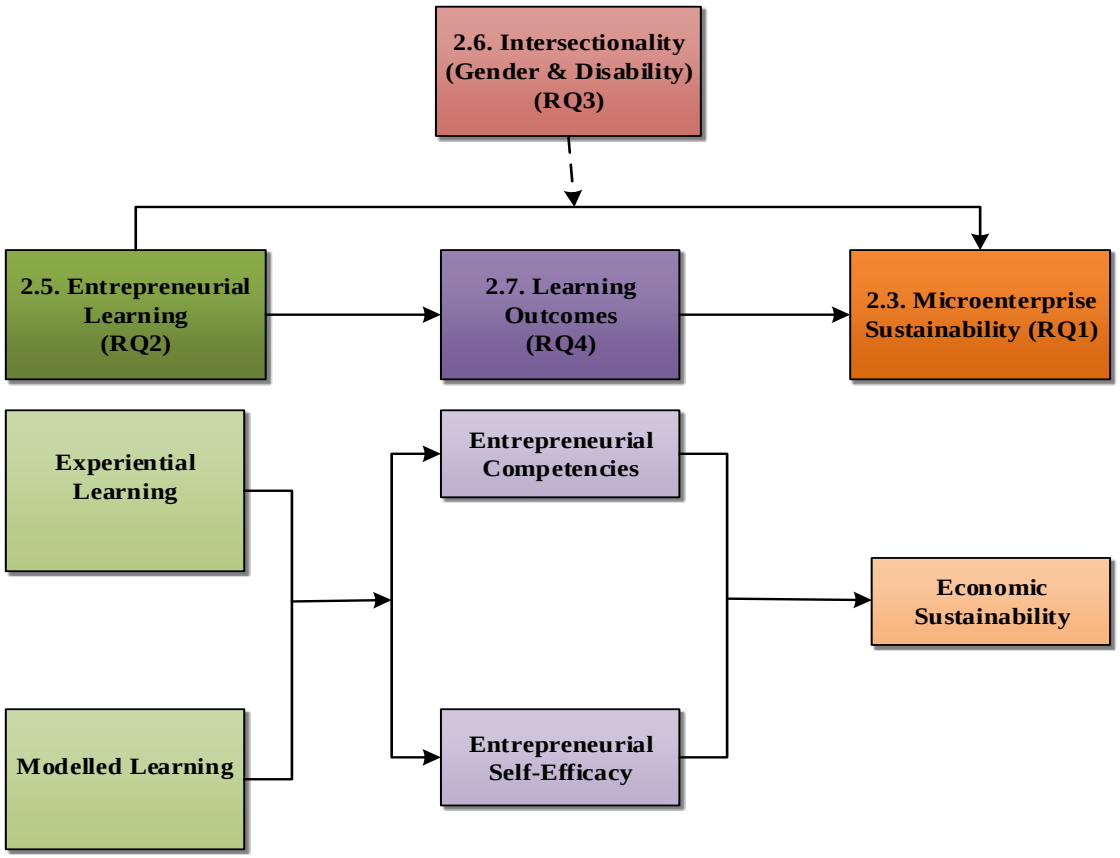
2.2 Conceptual framework

According to social learning theory, learning through direct experience and learning through modelling equips individuals with competencies and self-efficacy, which influences performance accomplishments (Bandura, 1971, 2011; Bandura & McClelland, 1977; Shinnar, Hsu, & Powell, 2014; Wood & Bandura, 1989). As a result, this study posits that microenterprise sustainability is highly dependent on outcomes arising from entrepreneurial learning experiences (Mukhtar, 2010), in particular, resources such as the entrepreneurs' creativity and innovation, opportunity recognition, risk taking, failure coping, networking, and the entrepreneurs' self-confidence, self-regulation, and self-motivation.

These elements of entrepreneurial competence (Ahmad, 2007) and self-efficacy (Chen, Greene, & Crick, 1998) are considered as entrepreneurial learning outcomes, and influence the entrepreneurs' thinking, behaviour and actions (Mukhtar, 2010). It is these learning outcomes that entrepreneurs deploy to refine an idea, recognise an opportunity, and organise appropriate resources (Van Gelderen, Thurik, & Bosma, 2005). The social learning process therefore occurs when the entrepreneur's behaviour is influenced by both their social environment and personal factors (Bandura, 1971; 1977).

Theories used to explain entrepreneurial learning among women typically use a gender based lens (Ahl & Marlow, 2012; Fischer et al., 1993), with hardly any studies specifically examining the combined effects of disability and gender on this phenomenon (Ahl & Marlow, 2012; Bird & Sapp, 2004; Cliff, 1998; Roni & Ribm, 2009; Sexton & Bowman-Upton, 1990). Yet an individuals' social identity plays an important role in how they learn and experience life (Armstrong, 2001; Armstrong & Taylor, 2014; Essers & Benschop, 2009). These non-inclusive approaches lack the insight to make predictions for entrepreneurs who possess more than one social identity dimension, and therefore the implications of the intersectional ties of gender and disability on the effect of entrepreneurial learning on microenterprise economic sustainability remain unclear. Figure 2.1 below depicts a conceptual framework linking intersecting social identities to entrepreneurial learning in social settings and microenterprise sustainability

Figure 2.1: Conceptual Framework of Entrepreneurial Learning and Microenterprise Economic Sustainability



Conceptual Framework Key

RQ= Research Question

RQI: Understanding microenterprise economic sustainability

RQ2: Entrepreneurial learning in social settings

RQ3: Consequences of intersecting social identities of gender and disability

RQ4: Entrepreneurial learning outcomes

According to Figure 2.1, entrepreneurial learning influences learning outcomes of entrepreneurial competencies and self-efficacy which in turn influence microenterprise economic sustainability. Empirical studies have been conducted on the effect of entrepreneurial learning on entrepreneurial competencies and self-efficacy and enterprise sustainability, whether as isolated dependent variables or collectively. However, there have been conflicting results on the impact of entrepreneurial learning with some researchers such as Pittway and Cope (2007) stating that its impact when implemented in practice is unclear, while others Oosterbeek et al., (2010) and Martinez et al., (2010) say it has minimal and in some cases a negative influence on entrepreneurs' competences and motivation. Yet still others (Fairlie & Robb, 2009; Ismail, 2014; Ronstadt, 1990; Stanger, 2004), argue that entrepreneurial learning helps to build entrepreneurial competencies such as creativity, ambiguity tolerance, opportunity identification and formation, networking, and ethical assessment.

Therefore with these inconclusive results, the question of how entrepreneurial learning develops and enhances entrepreneur's learning outcomes to enable them achieve entrepreneurial success and hence microenterprise sustainability is what this research seeks to answer.

In addition, microenterprises play a key role in improving the economic sustainability of developing countries through stimulating employment, investment, developing indigenous talent and promoting entrepreneurship and innovation (Nuwagaba & Nzewi, 2013) [RQ1]. However, existing definitions of economic sustainability have focused mainly on macro-level issues and the microenterprise level which is representative of most developing countries has largely been ignored (Labuschangne, 2005). Although enterprises operate within larger macro systems (Bansal and Desjardine, 2015), micro-level frameworks are necessary to reach the most marginalised populations (Vargas, 2000). Hence the question: How do women with disabilities understand microenterprise economic sustainability?

Albert Bandura's social learning theory describes the process through which people learn firsthand through direct experience (experiential learning) or vicariously from others through observation, imitation, and modeling (modelled learning) (Bandura, 1971; Bandura & McClelland, 1977) [RQ2]. People learn from each other by acquiring new information, forms of behavior, and attitudes (Bandura, 1971) and this experience is then converted to knowledge (Kakouris, 2015). From the entrepreneurship literature we know that social learning occurs in

social settings through social interactions with others that may be considered as models for the entrepreneur (Byron, 2013). However, our understanding of entrepreneurs as social learners remains limited. Hence the question: How do women with disabilities learn entrepreneurship in social settings?

Furthermore, in accordance with the intersectionality perspective, the study speculates that the entrepreneur's social identity dimensions of gender and disability have a moderating effect on the impact of entrepreneurial learning on microenterprise sustainability [RQ3]. This proposition is derived from the argument that categories of difference like disability and gender converge and influence each other, and therefore should not be separately analysed (Booysen & Nkomo, 2010). Theoretical arguments have been made for scholars to avoid studying gender in isolation from other social identity dimensions like race, nationality, disability, class etc. (Bell & Nkomo, 2001; Holvino, 2010). Increasingly therefore, there is a need for researchers to understand the experiences of women beyond their gender dimension when conducting studies with participants that possess more than one social identity dimension. Hence the question: What are the consequences of women with disabilities' intersecting social identities of both gender and disability for their entrepreneurial learning?

Finally, entrepreneurial learning has an influence on learning outcomes of entrepreneurial competencies and entrepreneurial self-efficacy [RQ4]. Researchers (e.g. Garavan & O'Cinneide, 1994; Hood & Young, 1993) show that entrepreneurial learning develops reality coping mechanisms, reality-testing skills, managerial and leadership skills, and technical-functional skills. While other extant literature puts emphasis on other competences such as coping with failure, concern for quality of work, and the ability to motivate as key in determining entrepreneurial success. In their work on the importance of competencies for entrepreneurship, Izquierdo, Deschoolmeester & Salazar (2005) find that decision making, innovative thinking, communication, problem solving, and negotiation are essential competences that entrepreneurial learning develops.

In addition, Shinnar, Hsu & Powell (2014) in their study of the role of entrepreneurial learning in strengthening entrepreneurial self-efficacy state that providing access to entrepreneurial learning is especially important in fuelling the pipeline of aspiring women entrepreneurs, because of the strong role learning plays in raising their levels of self-efficacy, and ultimately their interest in starting their own venture. In the past it has been argued that

while access to learning for women in specific entrepreneurial competencies is important, it may not be sufficient. The trainee needs to perceive that those competencies have been mastered (Krueger, 1993). The key issue then becomes the effectiveness of the learning in raising self-efficacy levels, which calls for the designing of appropriate entrepreneurial learning programs. Yet, designing entrepreneurial learning that truly enhances entrepreneurial self-efficacy is a complicated issue. Findings on the relationship between entrepreneurial learning and learning outcomes of entrepreneurial competencies and self-efficacy remain inconclusive (Shinnar et al., 2014) hence the question: What learning outcomes emerge from women with disabilities' entrepreneurial learning experiences?

The current study hence envisions contributing to entrepreneurial learning knowledge by combining entrepreneurial learning and entrepreneurial learning outcomes in explaining microenterprise economic sustainability using an intersectionality approach.

2.3 Context in studying economic sustainability of microenterprises

The World Commission on Environment and Development (1987; Pg.43) defines sustainability as development that meets the needs of the present without compromising the ability of future generations to meet their needs. Bansal and Desjardine (2014; Pg.71) specifically define enterprise sustainability as the ability of firms to respond to their short-term financial needs without compromising their or others ability to meet future needs. They further state that sustainability occurs at both macro and micro level. At a macro-level, sustainability is achieved when enterprises collectively balance the short and long term financial needs. While at the micro-level, sustainability is attained when enterprises manage their income flow across time. For economic, social and environmental systems to remain in balance at a macro-level, resources must be distributed at a micro-level. Although macro-level economic sustainability is often analysed and understood, our understanding of how economic sustainability is operationalised in microenterprises is weak. An important contribution of this study therefore, is its efforts to identify how economic sustainability is applied to and articulated by microenterprises.

Increasingly, the inclusion of microenterprises in sustainability discussions is being emphasised due to the contribution these enterprises make to socio-economic transformation (Halberstadt & Johnson, 2014). Regardless of the size and nature of the organisation, sustainable development has continued to be perceived as the most important aspect of an organisation's success (Lacy, Cooper, Hayward, & Neuberger, 2010). Therefore, this section describes the state of microenterprises in a developing country context, examining how microenterprise sustainability in general, and microenterprise economic sustainability in particular, has been globally understood. It concludes by proposing that the definition and understanding of microenterprise economic sustainability should be contextualised.

In developing countries, microenterprises have been recognised for their potential to contribute significantly to the development process. They are an important source of employment, contributing between one third and three quarters of total employment (Roy & Wheeler, 2006). For people with disabilities, self-employment through microenterprises has

also been viewed as an entry into the labour market in those communities where employer discrimination is prevalent (Boylan & Burchardt, 2003).

Research done by Roy and Wheeler (2006) in some African countries found that the main motivation for micro-entrepreneurs, most of whom are too poor to engage in new venture creation, was associated with Maslow's (1943) lower-level physiological and safety needs. Unlike entrepreneurs in developed countries who are motivated by higher-order needs of self-esteem and self-actualisation, most micro-entrepreneurs in developing countries, particularly the poorest, start their businesses to provide for their own physiological needs and those of their family, and to provide, at the very least, a roof over their heads and security for the household. This is especially true in the case of most micro-entrepreneurs with disabilities in Uganda (Namatovu et al., 2012).

Studies on the importance of context in research in developing countries, supports the notion that the firm's ability to sustain its owner's welfare and run at the minimum economic viability level to allow them to survive for a period of more than two years, can be equated to its sustainability (Urban & Naidoo, 2012; Zahra & Wright, 2011). Zahra & Wright (2011) argue that although there has been research focusing on economic sustainability of enterprises at a domestic, international, transnational level, and more recently among emerging economies, a lot more still needs to be done. They therefore call for more research to address the heterogeneity of the contexts in which there is economic sustainability of enterprises.

2.3.1 Defining microenterprise economic sustainability

Microenterprises are enterprises that are operated by an individual or household, and seldom engage in formal contractual agreements with other stakeholders, such as banks, suppliers or customers (Roy & Wheeler, 2006). They form part of the informal sector in developing economies and contribute between one third and three quarters of total employment (Newa, 2010). Globally, microenterprises are viewed by policy makers as an ideal way to improve sustainable development (Naude, 1998), yet, there is generally no agreed upon definition of economic sustainability (Lans et al., 2014). Labuschagne, Brent, and van Erck

(2005) define enterprise sustainability as incorporating social equity, economic efficiency, and environmental performance into the operational practices of an enterprise. It combines the activities and processes that lead to business opportunity recognition and exploitation, while contributing to social, economic and ecological development of the enterprise, so as to generate competitive advantage (Lans et al., 2014).

Bansal (2004) specifically refers to economic sustainability as creation and distribution of goods and services that help to raise the standard of living. He argues that economic sustainability is tied intrinsically to social and environmental sustainability. Generally, national governments and development agencies have been at the centre of driving sustainability and have developed different frameworks for measuring economic sustainability (Azapagic & Perdan, 2000; Labuschagne et al., 2005). Although they have developed various frameworks, the most commonly used frameworks include the United Nations, Global Reporting Index, Sustainable Livelihood Approach and IChemE as summarised in Table 2.2 below.

Table 2.2: Economic Sustainability Frameworks

Framework	Economic sustainability indicators	Authors
Global Reporting Index	Direct Economic Impacts	GRI (2002)
United Nations	Economic structure Consumption and Production Patterns	United Nations (2001)
Wuppertal	Gross National Product Innovation Competition	Spangenberg and Bonniot (1998)
Sustainable Livelihood Approach	Human Assets Social Assets Natural Assets Physical Assets Financial Assets	DFID (2000)
Sustainability Metrics of the Institution of Chemical Engineers	Profit, value and tax Investments Contribution to GDP Expenditure on environmental protection Human capital indicators (employment contribution, staff turnover, investment in staff development)	IChemE (2002)

Source: Labuschagne et.al (2005); Azapagic and Perdan (2000); Khan and Quaddus (2015).

According to The Global Reporting Initiative (2002), an independent international standards organisation that advises governments and businesses on critical sustainability issues, economic sustainability is defined as, "an organisation's impact on the economic circumstances of its stakeholders and on economic systems at the local, national and global levels" (p.45). This definition, though internationally acknowledged, is defective because the organisations' impact on the economic circumstances of its stakeholders and on economic systems could be negative, in which case it would lead to an unsustainable organisation. Labuschagne et al. (2005) hold the view that economic sustainability is addressed in different contexts, using various frameworks; they also argue that some frameworks, such as the global reporting index focus on the external impacts of a business on economic systems, while others, such as the United Nations and Wuppertal frameworks, have an internal focus in terms of GDP per capita. However, this focus does not take into consideration the minimum level of income deemed necessary to achieve an adequate standard of living in a given country. It therefore may neglect a percentage of the population below that country's preferred minimum standard of living.

These abstract and varying definitions of microenterprise economic sustainability call into question how to operationalise sustainability when it has no universally acceptable definition (Lans et al., 2014). Consequently, to make informed decisions and avoid ambiguity in understanding the concept of economic sustainability, it is necessary that any research on sustainability contextualises and specifies the meaning of economic sustainability adopted.

2.3.2 Understanding microenterprise economic sustainability in developing economies

Although researchers such as Roy and Wheeler (2006), and Lacy et al. (2010), agree that sustainability is important, they also admit that there is little information that directly outlines how it can be understood, especially in developing countries. Various scholars define and understand sustainability using different dimensions. These dimensions help to determine measures and summarise enormous flows of information regarding a series of observed facts in order to develop useful mechanisms of feedback that enable assessments of whether or not something has been achieved (Ciegis, Ramanauskiene & Startiene, 2009). The global reporting

index uses the three generally accepted dimensions of economic, social, and environmental sustainability, others include additional dimensions, such as institutional sustainability (Labuschagne et al., 2005). However, since 2012, over 100 recognised dimension sets for sustainability have been developed across industries and geographical locations. This multiplicity of dimension sets suggests that currently, there are no standard indicators of sustainability (Talbot & Venkataraman, 2013).

These differences could be attributed to the fact that the understanding of economic sustainability may not extend across national boundaries, due to differences in economic environments and the effectiveness of governance/welfare instruments (Lans et al., 2014). The barriers to and drivers of economic sustainability vary across economic settings and business environments. Unlike developed economies that are characterised by high-growth industries, developing countries are characterised by uncertain market conditions and high failure rates of microenterprises (Halberstadt & Johnson, 2014). This, therefore, calls into question the appropriateness of applying globally accepted economic sustainability indicators, as they are currently defined, to microenterprises operating in penurious environments.

Drivers of and barriers to microenterprise economic sustainability

Bruton et al. (2010) argue that the strategic actions and organisational processes that entrepreneurs in emerging economies use to compete and prosper differ from those used in mature economies, and this is even worse in poverty settings where poor people confront dramatic institutional voids, lack appreciable resources and face severe penalties for failure. Entrepreneurs operating in impoverished contexts in developing economies are likely to have less disposable income to invest in their businesses as there are infrastructural related problems that make entrepreneurial activities and actions such as innovation, opportunity identification, risk-taking, less feasible (Zahra and Wright, 2011). This in turn minimizes the occurrence of microenterprise economic sustainability. For instance, the risk of business closure for an entrepreneur in a deprived or depleted community may mean having no food on the table, whereas for an entrepreneur in a high-growth environment, it may simply mean bankruptcy. Another dimension of context would be size: a microenterprise entrepreneur will make decisions and act upon them in significantly different ways from larger established firms in the

same environment. Therefore, the various dimensions of context and how they may influence entrepreneurial activity need to be examined.

In summary, existing literature on sustainability in general within the entrepreneurship discipline is limited (Jones & Klapper, 2015). The relevance of enterprise economic sustainability for all sizes of organisations, whether large or small, continues to be an issue of discussion. Yet, a review of the literature reveals that recent studies on economic sustainability seem to focus on macro-level and high-growth environments. Little research has focused on economic sustainability of microenterprises which are typically the predominant form of business enterprises in the developing world (Urban, 2010). Bruton et al., (2013) therefore contend that with more than 30% of the world's population living in conditions of poverty, entrepreneurship researchers should seek to investigate issues that encourage and sustain entrepreneurship among those living in poverty as a way of improving their lives.

In order to be able to regard microenterprise economic sustainability as a concrete construct consisting of identifiable indicators, it is imperative to pay more attention to dimensions of sustainability. This will allow further measurement, generalisation, and the investigation of various individual, enterprise, and contextual factors that may affect sustainability, and consequently, this will make an evaluation of the effectiveness of entrepreneurial learning more feasible. As suggested by Ciegis, Ramanauskiene, and Startiene (2009), a process of developing sustainability indicators should consider the intended purpose, desired audience, appropriate design, and relevant consultation or participation. This study provides a contextual understanding of economic sustainability based on the perceptions of women entrepreneurs with disabilities in a developing country. This is reflected in the first research sub-question: How do women with disabilities understand microenterprise economic sustainability?

2.4 The Concept of entrepreneurship

Minniti and Bygrave (2001, p.7) contend that "entrepreneurship is a process of learning and a theory of entrepreneurship requires a theory of learning". Therefore, to discuss entrepreneurial learning and its effect on microenterprise economic sustainability, it is important to have an understanding of what entrepreneurship is in general, as well as who an entrepreneur is in particular. This section discusses the various ways in which entrepreneurship has been defined by different scholars and provides a working definition of entrepreneurship for purposes of this study.

Defining what constitutes entrepreneurship or an entrepreneur is not easy. It is a complex concept that has been described in various ways. The nature and impact of the entrepreneurial process is difficult to investigate as there are many variables to consider. Kodithuwakku and Rosa (2002), and Rynes (2002) contend that entrepreneurship is a multifaceted evolutionary process which can only be fully understood in the context of the wider socioeconomic environment. Bula (2012) further argues that it is a multi-dimensional concept that is defined differently depending on the context of each research, and the focus and perspectives of the one defining it. Although there is a degree of uncertainty around entrepreneurship terminology, a review of existing literature suggests that there are historically two main streams of definitions: (a) economic, and (b) behaviourist (sociology, psychology, and social) perspectives, with the concept of the *minority entrepreneur* being an extension of the behaviourist perspective as described in Table 2.3.

Table 2.3: Main Streams of Entrepreneurship Definitions

Entrepreneurship School of Thought	Focus of Definition	Authors
Economists	Innovation	Schumpter (1934)
	Imitation	Naude (2011); Carree & Thurik (2003); Schmitz (1989); Shenkar (2010)
	Opportunity discovery and exploitation	Alvarez & Barney (2014); Klapper et al. (2010)
Behaviourists	Entrepreneurial characteristics and traits	Timmons (1978)
	Minority entrepreneur	Cooney (2008); Chaganti and Greene (2002)

Economists identified entrepreneurship as a valuable component for understanding development (Filion, 1998), especially the role played by the entrepreneur in driving the economy (Bula, 2012). The most prominent economist associated with this perspective is Schumpter (1934), who views entrepreneurs as innovators who seize opportunities and introduce new ideas into the market, thereby causing disequilibrium in the economy (Filion, 1998). Entrepreneurship is therefore perceived as a useful element for understanding social and economic development (Diomande, 1990).

Those who have followed Schumpeter's school of thought, such as Reuf (2005), Schoof (2006), and more recently Klapper et al. (2010), Alvarez and Barney (2014) and Valerio et al. (2014), view entrepreneurship as a wealth creation process that comprises of the discovery and exploitation of opportunities. According to Bula (2012), the Schumpeterian followers go on to differentiate between imitation and innovative entrepreneurs. Imitation entrepreneurs are those who set up duplications of other small businesses, a practice typical of microenterprises in the developing world. Innovative entrepreneurs are those who do things differently and change the status quo, which is typical of high growth businesses in the developed world. They, however,

go on to argue that both types of entrepreneurs have an important role to play in a successful economy.

Naude (2011), and Naude and Szirmai (2013), argue that imitation entrepreneurs are significant for under-developed economies because they push such economies into high rates of economic development. They contend that the talent of imitative entrepreneurs should not be under-estimated, as these types of entrepreneurs are revolutionary, and they are change agents. They have the ability to create knowledge by imitating activities and putting them into practice. Imitative entrepreneurs learn by implementing what has already been done (Carree & Thurik, 2003; Shenkar, 2010). Schmitz (1989) compared the two types of entrepreneurs and argued that it is less the innovating entrepreneur than the imitating entrepreneur who contributes to economic growth.

On the other hand, the behaviourists tried to understand the entrepreneur as a person (Filion, 1998). Their view offers a more in-depth understanding of the entrepreneurs' behaviour by describing the entrepreneur on the basis of the characteristics and aptitudes most often found in entrepreneurs (Timmons, 1978). They define entrepreneurship as a field that examines entrepreneurs' activities, characteristics, economic and social effects, and the support methods used to facilitate the expression of entrepreneurial activity (Filion, 1998).

More recently though, as an extension of the behaviourist theory, the concept of the entrepreneur has been explored more widely, and there is a rising body of literature which analyses entrepreneurs using various perspectives, particularly within a category that has been termed minority entrepreneurs (Cooney, 2008). Chaganti and Greene (2002) define minority entrepreneurship as business ownership by an individual who is not of the majority population. However, most of the studies on minority entrepreneurs have focused on race or gender (Richtermeyer, 2002). Despite comprising a substantial proportion of minority entrepreneurs, entrepreneurs with disabilities have attracted little attention (Cooney, 2008); and women entrepreneurs with disabilities have attracted even less. Significantly, both the behaviourist and economic interpretations of entrepreneurship overlook disability, assuming that all entrepreneurs are equally able-bodied (Roni & RIBM, 2009). The fact that women with

disabilities are minorities both by virtue of their gender and disability, makes them a crucial minority entrepreneur category to study.

In addition, the field of entrepreneurship has been dominated by positivists, and there is a need to open it up to new epistemologies to understand what entrepreneurs are and what they do (Filion, 1998). Kodithuwakku and Rosa (2002) argue that conventional cross-sectional quantitative studies provide limited insight and answers to the entrepreneurial process, and call for more qualitative approaches to understand the dynamic operation of the entrepreneurial process in various socio-economic contexts. In response to this call, this study therefore adopted a constructivist's perspective of women with disabilities' entrepreneurial learning process and microenterprise economic sustainability, as discussed in Chapter Three.

Despite the controversies that surround entrepreneurship and its definition, it is essentially a creative, opportunity-driven and resource efficient process driven by a lead entrepreneur or entrepreneurial team. It is considered to be flexible and adaptive and hence can lead to sustainable growth especially in resource constrained environments (Kodithuwakku & Rosa, 2002). Entrepreneurship in the context of microenterprises in Uganda is considered to be a critical factor in improving the quality of life and increasing economic and industrial development of the country. Almost ¾ of the working population in Uganda is engaged in entrepreneurial activities, particularly microenterprises (Nuwagaba & Nzewi, 2013). These microenterprises enable the poor to earn a livelihood and allow them to serve their neighbourhoods by providing goods and services (Battacharya & Londe, 2014).

This study, therefore, drew on the perspectives of both the economists and the behaviourists described by Filion (1998) and Chaganti and Greene (2002) that take into consideration the micro-level aspects of entrepreneurship to come up with a working definition of an entrepreneur and entrepreneurship. An entrepreneur was therefore regarded as a woman with disabilities who imitates existing entrepreneurial activities and sets up a business to create wealth (economist perspective). Accordingly, entrepreneurship meant the study of women with disabilities that own microenterprises by examining their activities, characteristics, economic, and social effects, and the support mechanisms used to facilitate the expression of their entrepreneurial activity (behaviourist perspective).

2.5 Demystifying entrepreneurial learning

The term ‘entrepreneurial learning’ is widely used in academic research and policy documents worldwide; however, up until now, there has been no universal agreement about its definition or its implementation (O’Connor, 2010; Rodrigues, Dinis, do Paço, Ferreira, & Raposo, 2012). Rae and Wang (2015) in their book ‘Entrepreneurial Learning: New Perspectives in Research, Education and Practice’, shade light on some of the major conceptual, contextual and definitional challenges in researching on entrepreneurial learning (Matlay, 2017). This section, therefore, provides a brief overview of the controversies in literature on entrepreneurial learning, discusses how the concept has on occasion been substituted to mean entrepreneurship training or education, and ends by adopting a working definition that will be used in this research. The sub-section that follows discusses approaches to entrepreneurial learning within the social learning framework.

There has been a significant amount of research and publication in the field of entrepreneurial learning, entrepreneurship education, and entrepreneurship training. However, despite the accumulation of a wealth of literature on entrepreneurial learning over recent decades, entrepreneurship scholars are becoming increasingly aware that knowledge of the entrepreneurial learning phenomenon is limited (O’Connor, 2010; Rodrigues et al., 2012). Testa and Frascheri (2015) and Wang and Chugh (2014) posit that very few authors have attempted to define entrepreneurial learning, and those who have tried have been caught on conflicting sides of entrepreneurship schools of thought, with some using the term interchangeably with entrepreneurship education, development and training.

This is especially true when differentiating between entrepreneurial learning, entrepreneurship education, and entrepreneurship training. A number of recent researchers, such as Azim and Al-Kahtani (2014), Grimm and Paffhausen (2015), Harry Matlay and Dehghanpour Farashah (2013) have used the terms entrepreneurship training, education and entrepreneurial learning interchangeably. Yet it is clear that in management studies, learning, education and training mean different things. Within management studies, education is defined in terms of formal academic formation that equips individuals with knowledge in a certain subject, while training is developing knowledge and equipping individuals with skills and

attitudes by acquiring experiences to perform an activity effectively (Garavan, 1997; Masadeh, 2012). Entrepreneurial learning, is defined as learning to recognise and act on opportunities, and interacting socially to initiate, organise and manage enterprises (Rae, 2005). Overall, therefore the synonymous use of entrepreneurial learning, entrepreneurship education and entrepreneurship training is an indication of the conceptual confusion that surrounds the terms.

Valerio et al. (2014), in a recent study on entrepreneurship education and training programmes around the world, attempt to distinguish between entrepreneurship education and entrepreneurship training, on the basis of the objectives and target audience of each. While they define entrepreneurship education as including formal academic education programmes, about or for, the purpose of entrepreneurship, they understand entrepreneurship training to mean training interventions for the purpose of starting or operating a business. Based on the objectives and target audience for this study, to examine the entrepreneurial learning experiences of women with disabilities in Uganda, who possess minimal formal education and training, the researcher shall adopt the definition of Holcomb et al. (2009). Entrepreneurial learning is therefore defined as a process by which people acquire new knowledge from direct experience and from observing the behaviours, actions, and consequences of others (Holocomb et al., 2009).

2.5.1 Entrepreneurial learning portfolios within the social learning framework

In this sub-section, the researcher reviews the theoretical foundations of the field of entrepreneurial learning, and sheds light on entrepreneurial learning portfolios in social settings. In this study, learning portfolios refers to the various approaches and strategies of learning entrepreneurship. The Portfolios provide a basis for understanding entrepreneurs' values and thinking processes. They guide our understanding of their overall behaviour (Filion, 1997). As earlier mentioned, Bandura's (1971) social learning theory will be used as the framework for reviewing the entrepreneurial learning experiences of women with disabilities. Social learning theory is concerned with how learners operate cognitively on their social experiences, and how these cognitive operations then come to influence their behaviour and development (Hoover et al., 2012). This research focuses on two learning portfolios and their

associated learning approaches, as suggested by social learning theory, modelled learning and experiential learning.

Modelled learning

Social learning theory suggests that learning can occur vicariously through close contact with others, and through observing and imitating their behaviours (Bandura, 1977), or in other words through modelling. Bandura believes that a person learns behaviour by observing and copying the behaviours of a model with whom the observer identifies and admires (Ribes-Inesta & Bandura, 1976). He further contends that when people observe a model performing a particular behaviour and see the consequences of that behaviour, they recall the order of events and use this information to guide their own subsequent behaviours. Observing a model can also prompt observers to engage in behaviour they have already learned (Wood & Bandura, 1989). In other words, people do not learn new behaviours exclusively by trying them and either succeeding or failing, but rather, they replicate the actions of others. The observer may choose to replicate the behaviour modelled, depending on whether people are rewarded or punished for their behaviour, and the outcome of the behaviour (Bandura, 2002). In a business environment, positive reinforcement, such as financial rewards, encourages repeat behaviour, while negative reinforcement, such as bankruptcy, discourages it.

Bledow, Carette, Kuhnel, and Bister (2017) state that individuals can also learn indirectly by listening to, reading about, as well as observing other people's behaviours and the consequences of those behaviours. This is what has been referred to by Hoover, Giambatista and Belkin (2012) as vicarious observation learning. Therefore, the modelling process developed by Bandura and McClelland (1977) helps us to understand that not all observed behaviours can be learned effectively, and that learning does not necessarily result in behavioural changes. In essence, people may learn something, but choose not to apply what they have learnt.

Experiential learning

Extant literature reveals that microenterprise owners are action-oriented and their learning is context specific and experientially based (Rae and Carswell, 2000). Wing Yan Man (2012) argues that much of the learning that takes place within an entrepreneurial context is

experiential in nature. New knowledge, skills, and competencies are acquired, either through pre-existing knowledge from past successes, or through experimentation (Politis, 2005).

In the social learning process, new kinds of behaviour can be learned through directly experiencing the consequences of using a particular behaviour or skill (Bandura, 1971; Skinner, 1953). Bandura (1989) argues that the more rudimentary form of learning generally depicts behaviour as a result of directly experienced responses to consequences of positive or negative reinforcement. In other words, learning new skills and behaviour can come from directly experiencing the consequences of using that skill or behaviour (Bandura & McClelland, 1977). People learn through directly experiencing reinforcement of their actions, and either replicating the same actions in the future as a result of the rewards or benefits that accrued from these actions, or withholding from repeating the action based on punishment or lack of reward (Weibell, 2011).

However, Bandura and McClelland (1977) point out that it would not be appropriate to teach some sets of skills, such as medical procedures or flying an airplane, solely on an individual's pattern of hit or miss, and/or success or failure experiences. Learning would be exceedingly laborious and hazardous if people had to rely on their own actions to notify them of what to do. Fortunately, most human behaviour is learned observationally. From observing others, one forms an idea of how new behaviours are performed, and this information serves as a guide for action on later occasions (Weibell, 2011). Recent studies on Bandura's social learning theory by Hoover and Giambasita (2014) have therefore suggested that, in real terms, learning resulting from direct trial and error experience, can occur on a vicarious basis through the observation of other people's behaviours and its consequences for them. It could therefore be argued that modelled learning is a process that precedes direct experiential learning, as it allows the individual to observe behaviour, imitate it and experience the results (Hoover et al., 2012).

Nonetheless, social learning theorists argue that all learning takes place through observation of human behaviour, whether experienced directly by the individual, or imitated from a model (Bandura, 1971; Weibell, 2011). Bandura suggests that the underlying learning processes of attention, retention, reproduction, and motivation help us to decide if social

learning is successful or not (Wood & Bandura, 1989). However, some of these processes differ in how they occur in experiential learning and modelled learning. For instance, while experiential learners' cognitive attention is focused on the task at hand, modelled learners face no immediate task demands, hence potentially freeing up cognitive resources to perceive whichever aspects of the task the learner chooses to focus on (Hoover et al., 2012).

In addition, while the dimensions of experiential learning are analysis, initiative and immersion; the dimensions of modelled learning are attention, retention, production, and motivation (Stavenga de Jong & Hermanussen, 2006). Although both approaches aim to instil new knowledge in the learner, modelled learning does so through more abstract techniques, whereas experiential learning actively engages the learner in concreate experience. This research will therefore examine all forms of learning approaches within the social learning framework for women with disabilities. Hence the second sub-question: How do women with disabilities learn entrepreneurship in social settings?

2.6 Intersectionality of gender and disability

Recent studies have recognised the need to understand the experiences of women beyond their gender dimension, and theoretical arguments have been fronted for researchers to avoid studying gender in isolation from other social identities such as race, nationality, disability, and class (Essed & Goldberg, 2001; Garland-Thomson, 2002). Norris et al., (2013) argues that an intersectionality perspective is important in investigating and understanding the complexity of a group's experiences, and in avoiding attempts to homogenise the experiences of marginalised populations. The concept of intersectionality relates to the interactivity of social identity categories, such as race, gender and class, in fostering life experiences of privilege and disadvantage (Gopaldas, 2013). It mainly focuses on the analysis of minority groups and the multiplicity of oppression (Chiang, Low, & Collins, 2013).

The origins of intersectionality can be traced back to the works of black feminist theorists such as Crenshaw (1989; 1991) and Hill-Collins (1990), who argued that race and gender are interlocking categories that place women of colour in a disadvantaged position in

terms of identity, social location, and structural barriers (Booysen, 2010; Bell & Nkomo, 2010). Crenshaw (1989) states that the central argument of intersectionality is that multiple oppressions are not each suffered independently but rather as a single, combined experience. This has enormous significance at the very practical level of movement building. Therefore, as stated by Moodley and Graham (2015), an intersectionality perspective enables us to acknowledge the multiple identities of an individual and helps us to understand how these result in various experiences of disadvantage or advantage. Intersectionality facilitates understanding of the varying qualitative experiences of marginalisation based on the multiple identities that people possess (Symington, 2004). Chasserio, Pailot, & Poroli (2014) suggest that taking into account intersections of social identities enriches studies on women entrepreneurs.

However, studies that have followed this call and contributed to intersectionality theories, such as those by Booysen (2010), Norris et al., (2013), Essers and Benschop (2009), and Chiang, Low, and Collins (2013) focus on the interactions between gender and race, religion, or class, with many others being conducted in multiracial countries such as the USA (Bell & Nkomo, 2001; Holvino, 2010) and South Africa (Booysen & Nkomo, 2010; Mophosho, 2013; Schmidt & Mestry, 2014). However, they neglect the disability social category, assuming that all entrepreneurs are able-bodied as opposed to differently-abled.

Literature on women's entrepreneurship further reveals that while the link between entrepreneurial learning and gender has received increased attention (Bullough, De Luque, Abdelzaher, & Heim 2015; Santos, Roomi, & Liñán, 2016; Vossenberg, 2013), to date a disability lens on the relationship has been missing, particularly in research focusing on developing countries. This is despite data in developed country contexts that point to greater disadvantages faced by women with disabilities (Emmett & Alant, 2006). Reliable data on disability continues to be limited (Abimanyi-Ochom, & Mannan, 2014; Lwanga-Ntale, 2003; Tsitsi et al., 2011), and analysis thereof has largely overlooked the intersections of gender and disability (Bell & Nkomo, 2001; Fischer, Reuber, & Dyke, 1993; Gilbert, 2008; Holvino, 2010) as illustrated in Table 2.4 below.

Table 2.4: Summary Table on Intersectionality Studies

Field of Study	Intersecting social identities examined	Author
Management Studies	Race & Gender	Booysen (2010)
	Race & Gender	Bell & Nkomo (2010)
	Race & Gender	Schmidt & Mestry (2014)
	Race & Gender	Essed & Goldberg (2001)
	Race, Gender & Class	Holvino (2010)
	Gender, Class & Race	Acker (2006)
	Race, Gender & Sexual orientation	Doyal (2009)
Feminist Studies	Race & Gender	Crenshaw (1989, 1991)
	Race & Gender	Hill-Collins (1990)
	Race, Gender & Class	Mophosho (2013)
	Class, Race/ethnicity, sexual orientation & gender	Verloo (2006)
Entrepreneurship Studies	Gender, Ethnicity & Religion	Esser & Benschop (2009)
	Gender, Race & Class	Chiang, Low & Collins (2013)
	Race & Gender	Norris (2013)

In contrast, for countries numerically dominated by a single race, such as Uganda, it may be more prudent to study women in terms of other dimensions, such as disability, rather than race. Yet it is only recently that the role of women entrepreneurship in emerging economies, and the relevance of women entrepreneurs with disabilities in developed countries, have featured in international journals. Most studies on entrepreneurs with disabilities have been commissioned by development agencies, international non-government bodies, country statistical bureaus and civil society organisation's as either progress or status reports, with very

few evaluation reports, and even fewer studies, such as Renko, Harris & Caldwell (2015), making it to business or entrepreneurship journals.

Kasperova and Kitching (2014) recognise entrepreneurs as differently-abled agents, possessing individualised embodied properties that are crucial for understanding identity and action. Entrepreneurs with disabilities are faced with specific challenges to entry and business start-up, such as social-structural constraints that limit people with disabilities, but may not impose the same to able-bodied entrepreneurs. These social structural constraints may include but are not limited to lack of relevant business knowledge and skills due to limited relevant education and business experience (OECD/ European Union, 2014). Women entrepreneurs with disabilities experience double disadvantage barriers related to their gender and disability characterisations when seeking appropriate and adequate sources of funding and training for their ventures. They are often presented as lacking in status, and, this social construction limits their ability to access resources, which are made available in their environment (Namatovu, Dawa, Katongole, et al., 2012).

Re-examining disability and gender requires that any study on women with disabilities integrates both gender and disability, since the specificity of perceptions and experiences is shaped by both. The scope of their struggles is inclusive and cannot be separated because women with disabilities experience their lives and develop their identities based on how they are situated alongside their gender and disability groups (Booysen & Nkomo, 2010). Whereas these interlocking identities are symbiotic and contextually bound, they can sometimes be contradictory. Changes in gender identity domains must not be isolated from changes in disability domains (Essed, 2001), as these two domains interlock to form a unique identity. If one has a disability it is not genderless. For instance, there are experiences and perceptions of a woman with disabilities that may differ from a man with disabilities or woman without disabilities. The simultaneity of oppression experienced by a woman with disabilities is because they are discriminated against both as women and people with disabilities. On the other hand, men with disabilities are discriminated against based on their disability, while women without disabilities are discriminated because they are women. Therefore, for women with disabilities, it is inappropriate to promote gender equity in certain aspects of their learning, yet maintain

inequality in respect to disability. For instance, Kavanagh et al. (2015) in their study on intersections between disability and gender found that people with disabilities are social-economically more disadvantaged when compared to people without disabilities. While overall women with disabilities are more disadvantaged than men with disabilities. Kavanagh et al. concluded by suggesting that there is need to unpack how gender and disability intersect to shape social-economic disadvantage.

While literature on women entrepreneurs examines the entrepreneurial learning experiences of women, hardly any literature can claim to examine all women unless it speaks for women who also face the consequences of disability. It is therefore imperative that researchers understand the experiences of women with disabilities beyond their gender only or disability only. It may be argued that perspectives of intersectionality provide a lens to better understand the interconnections of gender and disability as they shed light on the mutual processes of marginalisation and exclusion that pertain to women with disabilities' entrepreneurial learning experiences. Following the argument of Walby et al. (2012), 'women with disabilities' cannot be understood as the mere addition of 'women' and 'disability' but it is a distinctive category. This distinction influences our analysis of how multiple identities are experienced by individuals facing both disability downward pressures and gendered downward pressures. The intersectional experience is therefore greater than the sum of gender and disability (Crenshaw, 1989). Consequently, any analysis that does not take intersectionality into account cannot sufficiently address the particular manner in which women with disabilities are subordinated.

This research therefore explores the multi dimensionality of women with disabilities, particularly focusing on the entrepreneurial learning and economic sustainability experiences among their intersectionality of gender and disability. An intersectional approach to researching women entrepreneurs with disabilities is capable of revealing the ways in which disability and gender simultaneously influence the effect of entrepreneurial learning on enterprise sustainability. Hence the third research sub-question: What are the consequences of women

with disabilities' intersecting social identities of both gender and disability for their entrepreneurial learning?

2.7 The paradox of entrepreneurial learning outcomes

Entrepreneurial learning has been known to influence entrepreneurship by providing people with the necessary skills and information to start up a business, as well as to stimulate the development of learning outcomes, such as entrepreneurial competencies and self-efficacy, thereby promoting self-employment (Alvarez & Barney, 2014; Bandura & Wood, 1989; Mukhtar, 2010). However, despite this, the effect of entrepreneurial learning on these learning outcomes of entrepreneurial competencies and self-efficacy has remained relatively unexamined and even questionable, with a few of the existing studies providing mixed results. Therefore, this section presents an overview of entrepreneurial learning outcomes, briefly highlighting their relationship with entrepreneurial learning and discussing contradictions in the literature.

Wing Yan Man (2012) states that it is important to provide a clear conceptual link between entrepreneurial learning and its effects, which include the acquisition of appropriate learning outcomes. The success of a business enterprise is highly dependent on the entrepreneur's entrepreneurial learning outcomes acquired through entrepreneurial learning. These outcomes include the entrepreneur's creativity and innovation, opportunity recognition, risk-taking, failure-coping, networking, and the entrepreneur's self-confidence, self-regulation, and self-motivation (Mukhtar, 2010). These elements of entrepreneurial competence (Ahmad, 2007) and self-efficacy (Chen, Greene, & Crick, 1998) are considered as embedded resources for the entrepreneur, and they influence the entrepreneur's thinking, behaviour, and actions (Mukhtar, 2010). It is these same capabilities or outcomes that entrepreneurs deploy to refine an idea, recognise an opportunity, and organise appropriate resources (Van Gelderen et al., 2005).

There is some evidence to suggest that the outcomes of entrepreneurship are strongly affected by the amount of learning received. Ernest, Matthew and Samuel (2015) and Sanchez

(2011), state that the main objective of entrepreneurial learning is to provide technical and business skills that are needed to start and run a business, and to promote personal qualities that are relevant to entrepreneurship, such as self-efficacy, risk taking, creativity, and responsibility. They go on to suggest that the possession of entrepreneurial competencies such as related knowledge, traits, attitudes, and skills affect how one performs in a business. Lans et al. (2014) and Ronstadt (1990) revealed that entrepreneurial learning helps to build entrepreneurial competences, such as creativity, ambiguity tolerance, opportunity identification and venture evaluation, networking, and ethical assessment. Izquierdo, Deschoolmeester and Salazar (2005) further found that decision-making, negotiation, problem-solving, communication and innovative thinking are essential competences that entrepreneurial learning develops.

It is important to note, that entrepreneurial outcomes are likely to manifest differently in a gendered-disability environment. Researchers such as Mitchelmore and Rowley (2013) argue that although business and management competencies are the same across gender, other competencies such as personal and human relations competencies are valued more highly by female entrepreneurs than by their male counterparts. Similarly, Bagheri and Abbariki (2017) argue that entrepreneurs with disabilities possess specific personal and functional competencies such as attitudinal competencies, self-efficacy, commitment, and social competencies.

Entrepreneurial Competencies

In the context of enterprise sustainability, entrepreneurial competencies have been associated with the experience, knowledge, and skills which help the entrepreneur to run a business successfully (Armstrong, 2006; Ismail, 2014; Wiklund, Patzelt, & Shepherd, 2009). Entrepreneurial competencies are the underlying characteristics of an entrepreneur that enable them to perform a job successfully (Mitchelmore & Rowley, 2013). Entrepreneurial learning, therefore, helps actual and potential entrepreneurs to identify business opportunities and to pursue these growth opportunities efficiently and effectively (Alvarez & Busenitz, 2001; Lans et al., 2014).

Entrepreneurs with particular prior knowledge and experience (Corbett, 2007; Shane & Venkataraman, 2000), and those who are better networked (Autio, Dahlander, & Frederiksen, 2013), are likely to recognise and evaluate opportunities. Previous experience helps them to generate relevant industry contacts (Danson, 1999), knowledge about sources of finance, technical and managerial skills (Wright, Westhead, & Sohl, 1998), and increases their self-efficacy (Zhao, Seibert, & Hills, 2005). Sorensen and Chang (2006) purport that although experience is vital to enterprise success, it is mainly entrepreneurial and industry experience that seem to have a significant effect on enterprise performance. This is because these types of experiences provide an entrepreneur with specific knowledge and skills that are key in driving venture performance. They further argue that most studies that have investigated the effect of experience on venture performance have mainly sampled new ventures, not old ones. Findings from such studies cannot, therefore, be assumed to apply to established ventures of women with disabilities.

On the other hand, studies done by Bergevoet and Van Woerkum (2006) on group learning processes and participatory approaches among Dutch dairy farmers operating existing businesses revealed that the use of study groups and participatory approaches were effective methods for learning entrepreneurial competencies and creating an environment in which participants were able to successfully learn from each other. However, their research did not go further to detail which learning approach yields which particular entrepreneurial competence. Therefore, it remains difficult to extrapolate lessons for studies that may want to adopt these learning approaches in different contexts.

Entrepreneurial Self-efficacy

It is further argued that learning must be designed in such a way that it enhances self-efficacy. Entrepreneurial self-efficacy (ESE), or the self-confidence that one has the necessary skills to succeed in creating or managing a business, has been demonstrated to play a central role in determining the level of interest in pursuing an entrepreneurial career (Wilson, Marlino, & Kickul, 2004).

Empirical studies by Wood and Bandura (1989) and Zhao et al. (2005) suggest a relationship between learning through experience or modelling and entrepreneurial self-efficacy. Self-efficacy beliefs are developed and enhanced through entrepreneurial learning by offering the entrepreneur an opportunity to repeatedly engage in a task and develop confidence in doing it (Shinnar et al., 2014). Previous entrepreneurial experience increases one's entrepreneurial self-efficacy because it provides opportunities for enactive mastery and role modelling. Even in cases of failure, entrepreneurs are still able to acquire skills and performance strategies that are useful for the entrepreneurial role (Minniti & Bygrave, 2001).

In the same way, entrepreneurship training may also have exposed individuals to modelled learning from other entrepreneurs during training sessions, club meetings or business dealings, providing them with opportunities to observe and learn from successful role models (Zhao et al., 2005). Entrepreneurship training gives exposure to mentors and coaches through guest speakers, case studies of real entrepreneurs, or feedback from peers and trainers (Shinnar et al., 2014). It is by this observation of others, as suggested by Bandura (1977), that the entrepreneur is able to form an opinion of how new behaviours are performed, and on later occasions have the self-confidence or efficacy, based on the information observed as a guide for entrepreneurial action. Social learning theory (Wood & Bandura, 1989) thus implies that the participation of entrepreneurs in a training programme should have a positive effect on their entrepreneurial self-efficacy.

Literature however, provides conflicting accounts on the relationship between entrepreneurial learning and entrepreneurial self-efficacy (Rodrigues et al., 2012; Shinnar et al., 2014). Some researchers, such as Peterman and Kennedy (2003) and Zhao et al. (2005), found a positive influence, and some, such as Cox, Mueller, and Moss (2002), found a negative relationship, while others, including Bergman, Rosenblatt, Erez, and De-Haan (2011) and Oosterbeek, Van Praag, and Ijsselstein (2010), found no relationship at all. That is why findings on the relationship between entrepreneurial learning and entrepreneurial self-efficacy remain inconclusive.

Entrepreneurial learning enablers and impeders

Shinnar, Hsu and Powell (2014) posit that providing access to entrepreneurial learning opportunities is especially important in fuelling the pipeline of aspiring women entrepreneurs because of the strong role that learning plays in raising their levels of self-efficacy, developing their competencies and ultimately their interest in starting their own business. However, most Entrepreneurs with Disability (EwDs) in developing countries, find it difficult to access training programmes that require their physical presence, because of difficulties in physical access to buildings, or inadequate suitable public transport or funding to get to and from the training venue (Boylan & Burchardt, 2003).

On the other hand, De Vita, Mari & Poggesi (2014) and OECD/European Union (2014) argue that learning entrepreneurship for women with disabilities living in the poorest countries, might offer the only opportunity for active labour market participation and an improved standard of living. They therefore tend to be more self confident about their capabilities and skills in learning entrepreneurship and are less fearful of failure when compared to women with disabilities in developed countries.

In addition, while access to learning particular entrepreneurial competencies is vital, it may not be sufficient. There is a need for the learner to master these competencies (Krueger, 1993). The key issue then becomes the effectiveness of the learning in gaining competencies and raising self-efficacy levels, which calls for the designing of appropriate entrepreneurial learning programmes for women with disabilities. Yet, determining how to design entrepreneurial learning approaches that truly enhance entrepreneurial self-efficacy and develop entrepreneurial competencies of women with disabilities is a complicated issue. The typical entrepreneurship trainer may not always understand the special learning needs of women with disabilities. Moreover, the typical entrepreneurship trainer may have certain prejudices or unhelpful attitudes regarding the potential of women with disabilities for entrepreneurship (OECD/European Union, 2004). They may also find it difficult to identify non-standard, but more appropriate, ways in which the women with disabilities could run a business (Širec, 2013).

Furthermore although existing literature discusses entrepreneurial competencies and self-efficacy as key entrepreneurial learning outcomes (Mukthar, 2010), it hardly expounds on those entrepreneurial capabilities that arise from uncertain and resource constrained learning environments. Entrepreneurial capabilities such as self-determination and adaptation, which are later discussed in the findings and discussion chapter of this study. This then leads to the fourth research sub-question: What learning outcomes emerge from the entrepreneurial learning experiences of women with disabilities?

2.8 Analysing the effects of entrepreneurial learning outcomes on microenterprise sustainability

Past research revealed links between entrepreneurial learning outcomes of entrepreneurial competencies and self-efficacy on economic sustainability. However, these links have provided varying results. For instance, on the one hand, Urban and Naidoo (2012) and Mitchelmore and Rowley (2013) suggest that competencies are important to business success and growth. Mukhtar (2010) argues that entrepreneurial competencies and self-efficacy are an internal resource that explains growth behaviour in small- and medium-sized enterprises. Pechlander et al. (2004) conclude that in order to have sustained growth, it is necessary to manage and develop different competencies and capabilities. On the other hand, scholars such as Roy and Wheeler (2006) suggest that although entrepreneurial competencies and self-efficacy are a major determinant of enterprise success, independently, they do not guarantee future microenterprise success.

Literature suggests that although entrepreneurial learning outcomes, such as competency development and self-efficacy, are widely used by government agencies in their drive for economic sustainability, the core concept of these outcomes, their measurements and relationship to economic sustainability, require further investigations (Mitchelmore & Rowley, 2008). Cooper, Gascon and Woo (1994) and Murphy et al.'s (1996) call for the use of multiple performance indicators in order to provide improved explanations of firm performance independent and dependent variables, and for a theory-based rationale for examining the given dimensions of sustainability. In response to this call, Man and Chan (2002) highlight the

importance of the role of an entrepreneur in determining the firm's performance, and argue that a competency approach offers an explanation for the differences in organisations' sustainability. They posit that developing the entrepreneur's competencies and self-efficacy is therefore more important than directly providing more resources and an enabling environment to the entrepreneur. Reynoso (2008) suggests that entrepreneurial competence can help provide competitive advantages, and thus enhance the sustainability of the firm. Competencies such as opportunity recognition, creativity, risk-taking, and networking have been identified as being central in enabling an entrepreneur to successfully manage an enterprise and achieve profitability goals (Lans et al., 2014; Wiklund et al., 2009).

However, previous studies on entrepreneurial behaviour that focus on competencies such as locus of control, the need for achievement, tolerance of ambiguity, and risk-taking, and their effect on enterprise success, have provided mixed results (Urban, 2012). At the same time, extant literature puts emphasis on other competences, such as coping with failure, concern for standards, and the ability to motivate, as key in determining entrepreneurial success (Ismail, 2014). The conclusion shared by these studies however, is that whether the outcome is positive or negative, there is a link between entrepreneurial competencies and enterprise success. What is not explained, however, is how these entrepreneurial competencies influence the economic sustainability of enterprises, thus making it hard to ascertain which entrepreneurial competencies are most important in facilitating enterprise economic sustainability.

In addition, research has consistently highlighted the importance of self-efficacy as a learning outcome and a key factor in determining human agency (Bandura, 1989), and has persuasively revealed that those with high self-efficacy for a certain task are more likely to pursue, and then persist, in that task (Bandura, 1993). Self-efficacy is also important in influencing individual choices, goals, emotional reactions, and the coping capacity and persistence of entrepreneurs (Urban, 2012). It has therefore been considered to be a predictor of firm performance, in terms of work satisfaction, revenue generation and employment growth (Tseng, 2013).

An important aspect of self-efficacy is that it is seen to be task- and domain-specific (Bandura, 1977, 1989, 1993; Bandura & McClelland, 1977). Lerner and Damon (2006) posit

that according to Bandura's self-efficacy theory (Bandura, 1977), individuals develop domain-specific beliefs about their abilities and features that guide their actions by determining what they try to achieve and how much effort they put into their performance in that particular domain. These perceptions provide a framework of how individuals will put into action the knowledge they have learned or acquired. For instance, when people have negative self-perceptions about performing a certain action, they will be distracted from performing effectively (Wilson, Kickul, & Marlino, 2007).

Notably, however, most researchers, including Bandura, have focused on self-efficacy as a predictor and supporter of entrepreneurial learning (Bandura, 1977, 1993; Chen, Greene, & Crick, 1998), and a few, such as Shinnar et al. (2014) and Malebana and Swanepoel (2014), have focussed on how it is formed as a result of training. Yet, even in these studies, the focus was limited to the relationship of students' self-efficacy with their entrepreneurial intentions and actions for start-up businesses. Other researchers that examine entrepreneurial self-efficacy, such as Urban (2012), have focused on the venture-creation phases of medium-sized enterprises. Though these studies of entrepreneurial self-efficacy are important and suggest possible links to enterprise sustainability, they are largely concerned with prospective venture-creation or new ventures. They therefore do not provide an understanding of the role of entrepreneurial self-efficacy among existing entrepreneurs in established microenterprises.

In summary, although these studies emphasise the importance of learning outcomes, such as entrepreneurial competencies and self-efficacy, there is no consensus on the specific outcomes that enable economic sustainability and how they facilitate microenterprises' sustainability. These inconsistencies in understanding the effect of entrepreneurial competencies, and the limited knowledge on which specific aspects of enterprise success are affected by these competencies, call for research on the construct of learning outcomes, as applied to economic sustainability of established microenterprises. This leads to the fifth research sub-question: How can entrepreneurial learning be improved to include learners with varying impairments?

2.9 Conclusion

The review of literature was conducted in such a manner as to highlight the theoretical gaps, which this research intends to fill. These gaps include: (a) current understanding of entrepreneurs as social learners operating established businesses is limited; (b) there is limited attention given to the intersection of gender and disability in entrepreneurship literature; (c) there is no universally accepted understanding of economic sustainability for microenterprises in developing countries; and (d) there are inconsistent results from studies on the effect of entrepreneurial learning outcomes on enterprise sustainability, with the majority of the studies being done on prospective venture creation or new ventures, and not established microenterprises.

Chapter Three: Research Methodology

3.0 Introduction

The purpose of this chapter is to provide an account of the methodological structure that guided this study. This chapter begins by presenting the philosophical foundations of this study, and describes the methodology that was employed in the field study. It defines the scope and limitations of the research design, and situates the study within existing management research. The research paradigm, the ontology and epistemology of the study are explored, along with the associated methodological considerations. This chapter also specifies the research design and target population, as well as discussing the sampling strategy that was followed, the unit of analysis, and the research instrument. It concludes with a layout of the data collection, analysis, and interpretation, the limitations of the data collection and a discussion on trustworthiness of the research.

To answer the main question raised in this study, this research is conducted in a qualitative manner with the objective of obtaining qualitative information that provides insight into how entrepreneurial learning facilitates the economic sustainability of microenterprises operated by women with varying types of disabilities. The objectives of this study were fivefold: (1) to investigate how women with disabilities understand microenterprise economic sustainability; (2) to understand how women with disabilities learn entrepreneurship in social settings; (3) to establish the consequences of women with disabilities' intersecting social identities of both gender and disability for their entrepreneurial learning; (4) to establish what learning outcomes emerge from women with disabilities' entrepreneurial learning experiences; and (5) to propose how entrepreneurial learning can be improved to better serve learners with varying impairments.

3.1 Research paradigm

In identifying an appropriate research strategy for this study, questions in relation to the research gap and topic under investigation, as well as the researcher's perception of the social reality within which the study is located, were considered (Guba & Lincoln, 1989; Mason, 2002). The key question in this study focused not only on the entrepreneurial learning experiences of women with disabilities operating microenterprises, but also on the meaning they attached to that learning and its influence on economic sustainability. The resulting research strategy was therefore based on an inductive and interpretive research process that operates within the bounds of a constructivist paradigm. Such a research strategy views the nature of reality as socially constructed and multiple (Mansfeld & Pizam, 2006; Wahyuni, 2012).

The constructivist paradigm is an interpretive approach to social science that provides a holistic interpretation of how people create and maintain their social worlds (Neuman, 2006). The interpretive approach is linked with methodologies that give participants an opportunity to share their experiences and concerns (Michel, 2008). It seeks to unravel the underlying reasons of why people do what they do, believe in what they believe in, or live the way they live. It generally seeks to understand a given phenomenon in its specific setting (Lin, 1998).

To understand the complex and differentiated processes through which women with disabilities learn, it is essential that social learning analysis fully involves the women with disabilities to let their knowledge, perceptions and interests be heard. Furthermore, when women with disabilities perceive their businesses as economically sustainable, but this is not acknowledged in a wider social context nor necessarily reflected in their behaviour or type of business, it then becomes necessary to probe the meaning they attribute to economic sustainability and to discover through self-description and narrative their conception of economic sustainability. In effect, the ontological perspective of this research was a subjectivist standpoint. This perspective assumes that there are multiple realities to the social world, and that reality is constructed by individuals and located within a historical moment and social context. For this study the historical moment for women with disabilities relates to the period when they learnt how to be entrepreneurial, whether this was in the past or is currently

on going. While, the social context relates to the impoverished environments in which these women with disabilities operate their businesses. The researcher and participants are therefore linked in constructing knowledge together (Creswell, 2009, Pizam & Mansfeld, 2006) and the research findings are created as the research inquiry proceeds (Guba & Lincoln, 1994). To achieve this, knowledge was socially constructed from the women with disabilities' perspectives, with the aim of uncovering their multiple realities (Van Niekerk, 2005) regarding entrepreneurial learning and how it has influenced the economic sustainability of their microenterprises. For example, the women with disabilities were asked to share their views about their social identity and its influence on how they learn or manage their business, their perceptions of what they understood as economic sustainability, and their experience of learning in social settings.

Creswell and Clark (2007) state that "all studies include assumptions about the world and knowledge that informs the inquiries" (p.20). Therefore, to explain the researcher's mode of inquiry and methodological choices, an interpretivist epistemology was adopted for this research. The interpretivist approach allowed the researcher to conduct research amongst women with disabilities, adopting an empathetic stance so as to understand the social world in which they learn and operate their enterprises, as well as the meaning they attribute to their experiences (Wahyuni, 2012; Lin, 1998). For example, the interviews were conducted at the women with disabilities' business premises in order for the researcher to observe the women with disabilities in context, surrounded by the material culture of their business environment, and potentially how they interact with others in that space. Conducting the interview in the women with disabilities' environment also gave the researcher access to the lives, identities, profiles and memories of these women.

Being centred in the interpretivist school of thought, the study therefore postulates that truth emerges out of the entrepreneur's perception, interpretation, and understanding of the environment (Krefting, 1990; Gartner et al., 2003). The data in this study therefore primarily captures what the women with disabilities (WwDs) say about learning and economic sustainability. The findings provided in the subsequent chapter reflect the views, perspectives and subjective interpretations of a relatively small sample of respondents (the WwDs). These,

views are influenced by the respondents' background, experience, knowledge, and social setting. The researcher was conscious that the meaning attributed to entrepreneurial learning would be influenced by these factors. Despite this, a common thread of meaning emerged through the data as evidenced by the limited variation in their responses.

Considering that this research is embedded in interpretivism, a qualitative approach was employed to explore the feelings and thoughts of women with disabilities regarding entrepreneurial learning and its effects on the economic sustainability of their microenterprises. The qualitative methodology shares its philosophical foundations with interpretivism, which supports the view that there are many truths and multiple realities (Hussey & Hussey, 1997). This type of approach focuses on the all-inclusive perspective of people in their natural environment (Saunders & Tosey, 2012), which is consistent with the recent international drive towards inclusion of all and the empowerment of marginalised people (Nind, 2009).

The goal of qualitative research is to obtain insights into particular processes and practices by extracting meaning from data (Onwuegbuzie & Leech, 2005). As suggested by Bluhm et al. (2011) and Pratt (2009), qualitative research is vital in gaining understanding of the experiences of individuals and how individuals interpret those experiences. It was, therefore, deemed the most suitable methodology for studying marginalised groups that often lack the power to make their voices heard, as it provides in-depth information that can be used for social change (Lincoln & Denzin, 1994; Nind, 2009). The qualitative approach allowed for naturalness and flexibility with the respondents, rich descriptions of data, as well as variation of questions required to obtain in-depth information.

3.2 Case study methodology

The study is based on a single case study that incorporates mini cases of smaller phenomena deemed relevant or related to the main phenomenon under study (Stake, 2006). According to the National Disability Authority, one of the practical ways in which people with disabilities can be included in research is by considering a research strategy that allows for a diversity of disability to be represented (National Disability Authority, 2009). Therefore, in this

study four specific mini case studies of women with disabilities were conducted, based on the nature of the women entrepreneurs' disability as defined by the Uganda National Household Survey 2005/2006: physical, visual, hearing and other impairments which include mental, speech, and learning disabilities (UBOS, 2010). By using a single case, with an embedded mini case strategy, substantial intra-group differences of the women with disabilities based on their diverse disabilities and unique needs were brought to light. This was done to gain multiple view-points from women with varying disabilities, and gain deeper insights into the complexity of their world and intra-group differences (Creswell, 2002). Each mini case study comprised of women with similar disabilities. A detailed description of the four mini cases is presented in Chapter Five: Findings of the mini cases.

The single case with embedded mini case design investigates several cases for both their uniqueness and commonality to gain insight into a central phenomenon (Yin, 2003). It is an investigation of multiple cases over time through comprehensive in-depth data collection, involving multiple sources of contextually rich information (Creswell, 2007). It can offer insights into the specific nature of any example and can predicate the importance of context and culture in differences between cases (Silverman, 2013). Creswell (2002) recommends that qualitative studies should examine three to five case studies in multiple case study research. Morse and Field (1995) posit that case studies are appropriate when trying to gain an in-depth understanding of how different cases provide insight into an issue. The closeness of the case to real life situations and its multiple wealth of details is important in developing a nuanced view of reality (Flyvbjerg, 2006).

3.3 Research site and study population

The research was set in Kampala, the capital city of Uganda, as this is the economic hub of the country. The study's population of interest was women with disabilities operating established businesses in the city centre and surrounding suburbs. For purposes of the research, disabilities is defined using the social- and rights-based model, rather than the medical/charitable model that has been criticised for its focus on what a person cannot do and cannot be, and hence their need to be cured, cared for and pitied (Langtree, 2010). The social-

and rights-based model, challenge the physical, communication, attitudinal, and social environments to accommodate disability as part of human variation. It aims at full integration of individuals in society with the intention of changing society to accommodate People with Disabilities (PwDs), and not changing people with disabilities to accommodate society. Consequently, it supports the view that people with disabilities have a right to full participation and equal access as would any other citizen (Winter, 2003).

Therefore, disabilities in this study is defined based on the People with Disabilities Act 2006, as *"a substantial functional limitation of daily life activities, caused by physical, sensory or mental impairment and environmental barriers, resulting in limited participation"* (Ministry of Gender, Labour and Social Development, 2006, p.4)

3.3.1 Research sampling

The research focused on two selected sample disability organisations in Uganda: The National Union for People with Disabilities in Uganda (NUDIPU) and The National Union for Women with Disabilities in Uganda (NUWODU). The participants for the mini cases were identified through the heads of both organisations' entrepreneurship programmes. These organisations guided the researcher in locating women entrepreneurs with disabilities operating in Kampala, Uganda, as they have lists of registered people with disabilities.

Research Sampling Method

Non-probabilistic sampling, in the form of a mixed purposive sampling method was adopted because of the stigmatised population. Within each disability category a sample was purposively selected based on people who filled specific conceptual categories (Guest, Bunce, & Johnson, 2006). Using purposive sampling, women with disabilities who own and manage established microenterprises in Kampala, Uganda were identified. As defined by the Global Entrepreneurship Monitor, an established enterprise is one that has paid salaries, wages or any other payments to owners for more than 42 months (Amorós, Bosma & Levi, 2013). Those women with disabilities above the age of 18 years old who owned or were part owners of a business that had been in operation for at least three years were considered. There was no

interest in small- or medium-sized enterprises and entrepreneurs who were either just starting a business, or in the nascent stages of their business. With a purposive sample, it was possible to identify established microenterprises that provided the desired information, as well as obtaining the opinions of the target population (Creswell, 2007; De Vaus, 2001; Michel, 2008).

Research Sample Selection

Homogeneous sampling was used to identify the sampling units in the different mini cases. Individuals in a given mini case were selected because they all possessed similar characteristics or attributes (Onwuegbuzie & Leech, 2005). In this study, the attributes were based on their impairments, that is: physical, visual, hearing and other impairments.

As shown in Table 3.1, the participants were sub-divided into four groups, namely:

- *Physical Impairments:* This group comprises of those research participants with physical disabilities, such as paralysis and lameness.
- *Visual Impairments:* This group comprises of those research participants with visual disabilities, such as total or partial blindness.
- *Hearing Impairments:* This group comprises of those research participants with hearing disabilities, such as deafness.
- *Other Impairments:* This group comprises of those research participants with other disabilities, such as mental, speech, learning and developmental disabilities, albinism and multiple or intersecting disabilities.

A sample size of 36 participants was purposively derived from the four mini case studies to provide the required information (see sample description in Table 3.1 below). The sampling units for each case study varied based on prevalence of the disability in the country and the proportion of women with a particular impairment doing business. According to the Uganda National Household Survey 2005/2006, physical impairments account for the highest form of disability in Uganda (34%), followed by other impairments (29%), visual impairments (22%), and hearing impairments (15%) (UBOS, 2010). Although prevalence of hearing impairments is low compared to visual and other impairments, the percentage of women with hearing

impairments who own an established business is much higher in comparison. It is almost double that of the visual and other impairment category. On the other hand, the proportion of women with physical impairments who own established businesses is almost triple that of any other category.

Creswell (2007) recommends four to five cases and a minimum of three interviews per case study in multiple case study research, while Kuzel (1992) recommends six to eight data sources as being sufficient for homogeneous samples. For this study, at least six participants for each case study were interviewed. The total sample size of 36 was arrived at using the principle of data saturation. Bowen (2005) posits that saturation occurs when all data themes and categories have been established and validated, and new information about the phenomena under study can no longer be learnt.

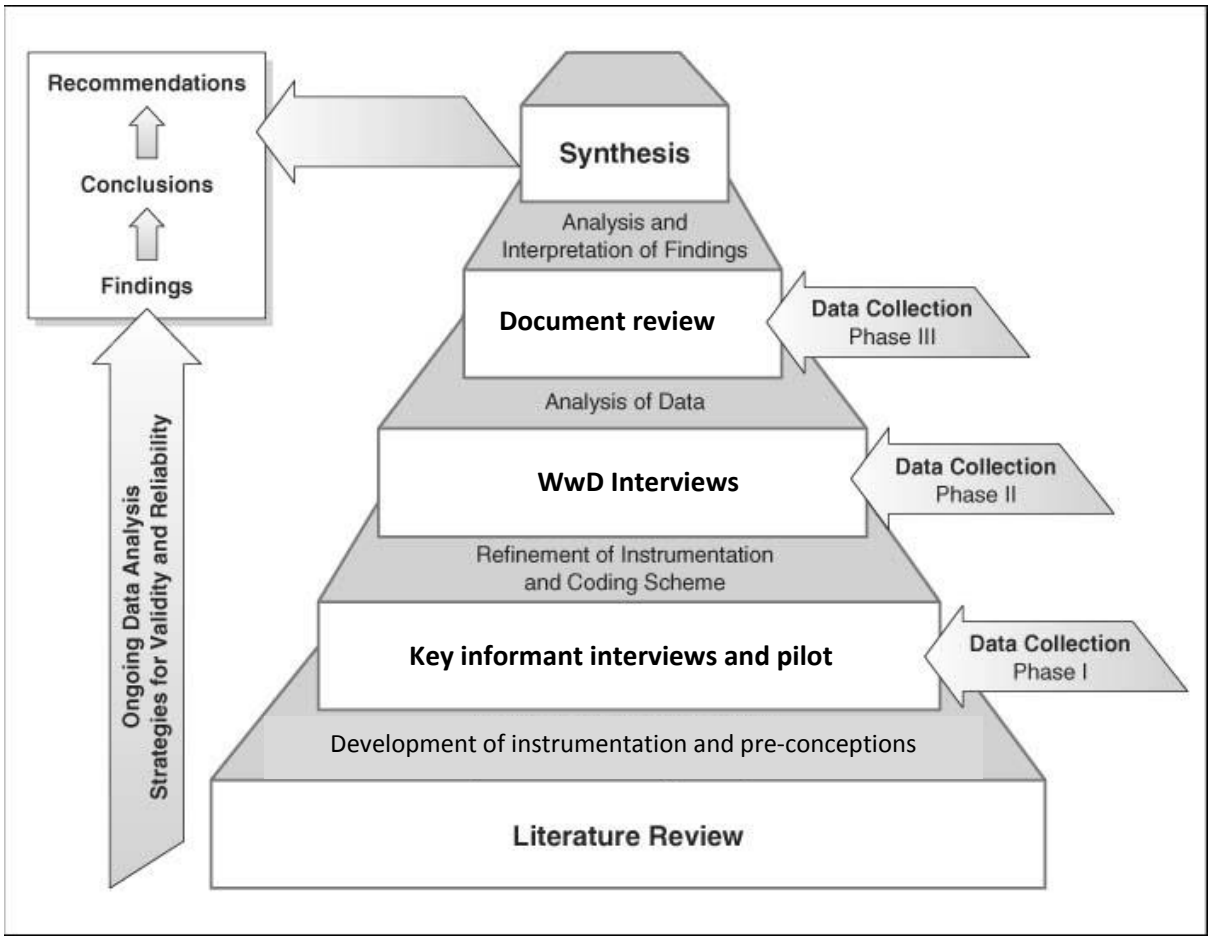
Table 3.1: Sample Description

Research Participants	Impairment Description	Type of Business	Number	Total
Physically Impaired	Lameness	Trader (clothes)	3	17
		Charcoal Vendor	2	
		Market Vendor	2	
		Crafts	1	
		Tailor	1	
		Nursery School	1	
		Laundry & Baby Sitting	1	
		Food Processing	1	
	Paralysis	Food Processing	2	
		Primary School	1	
		Poultry	1	
Hearing Impaired	Deafness	Retail store	3	7
		Canteen (Kiosk)	2	
		Weaving, Crafts & Baking	1	
		Trader (Clothes)	1	
Visual Impaired	Partial Blindness	Rosary making	1	6
		Market Vendor	2	
	Total Blindness	Retail Store	1	
		Trader (Food)	1	
		Weaving	1	
Other Impaired	Multiple/intersecting Impairments	Charcoal & Fresh Food vendor	2	6
		Local Bar	1	
	Speech Impairment	Food Processing	1	
	Learning Impairment	Crocheting	1	
	Albinism	Food Processing	1	
Total				36

3.4 Data collection process and methods

The entire research process has been presented below to demonstrate the steps followed in this study (see Fig 3.1). The various steps are explained further under each sub-section.

Figure 3.1: Data collection process and methods



The research employed a multi-method approach (Saunders & Tosey, 2012) to collect data through face-to-face semi-structured interviews and document reviews. These multiple data collection methods were used to strengthen data analysis by triangulation of evidence (Eisenhardt & Graebner, 2007).

Data Collection Phase I

Phase I started with conducting face-to-face semi-structured interviews with key informants. The key informant interviews were part of a pre-data collection phase that involved conducting face-to-face semi- structured interviews with seven key informants. The seven key informants were identified from two national disability organisations in Uganda: the National Union of Disabled Persons of Uganda (NUDIPU) and the National Union of Women with Disabilities (NUWODU). They were identified based on their expertise as heads of entrepreneurial learning programmes within these organisations, and as individuals who interacted with women with disabilities on a day-to-day basis. Four of the seven key informants heading these programs are women with disabilities. The positions, ranks, and organisations of the key informants are described in Table 3.2 below:

Table 3.2: Key Informants Interviewed

Organisation	Position	Impairment	Nos
NUWODU (National Union of Women with Disabilities in Uganda)	Chair Person (Female)	Yes	1
	Programme Manager (Male)	Yes	1
	Programme Manager (Male)	No	1
	Project Officer (Female)	Yes	1
NUDIPU (National Union of Disabled Persons of Uganda)	Project Officer (Male)	No	1
AMFIU (Association of Micro Finance Institutions Uganda)-attached to NUDIPU	Project Officer responsible for lobbying institutions to actively target PwDs	No	1
Young Enterprising and Enable-attached to NUDIPU	Founder (Female)	Yes	1
Total			7

Key informant interviews were undertaken in order to provide background data about the phenomenon understudy (Bluhm et al., 2011). These interviews acted as a pilot study to obtain advice on how to conduct research in a sensitive and appropriate manner that would not further marginalise the women with disabilities.

Data Collection Phase II

Subsequent to the interviews with the key informants, in phase II, the researcher conducted face-to-face interviews with 36 women with disabilities in their business premises, each interview lasting one hour in duration. All interviews were audio recorded and the researcher took notes during the interview. The open-ended nature of the questions in the semi-structured interview gave the women with disabilities time and latitude to discuss their insights and knowledge, whilst also permitting the researcher to pose probing questions that generated more comprehensive data. It allowed the researcher to refine the interview guide during the interview to accommodate emerging ideas (Brown, Lui, Robinson, & Boyle, 2014; Morse & Richards, 2002). It is also believed that by using semi-structured interviews, the researcher was able to determine the meanings from the women with disabilities' individual accounts and experiences. Face-to-face interviews also had the added advantage of allowing the researcher to gather information often subtly and inadvertently communicated through body language (Seidman, 1998; Taylor, Kermode & Roberts, 2007). As suggested by Hermanowicz (2002), semi-structured interviews arguably bring people closer than many other methods used to gain an intimate understanding of people and their social worlds. They enable the researcher to elicit a vivid picture of the respondents' view on the phenomenon understudy.

A total of fourty-three interviews including seven from the pilot phase and 36 from the mini-cases, were conducted (see Table 3.3). The interview schedules appear in Appendices 1 and 2.

Table 3.3: Number of Research Respondents that Participated in the Research

Research Participants	Number
Physically Impaired	17
Hearing Impaired	7
Visual Impaired	6
Other Impaired	6
Key Informants	7
Total No. of Interviews	**43**

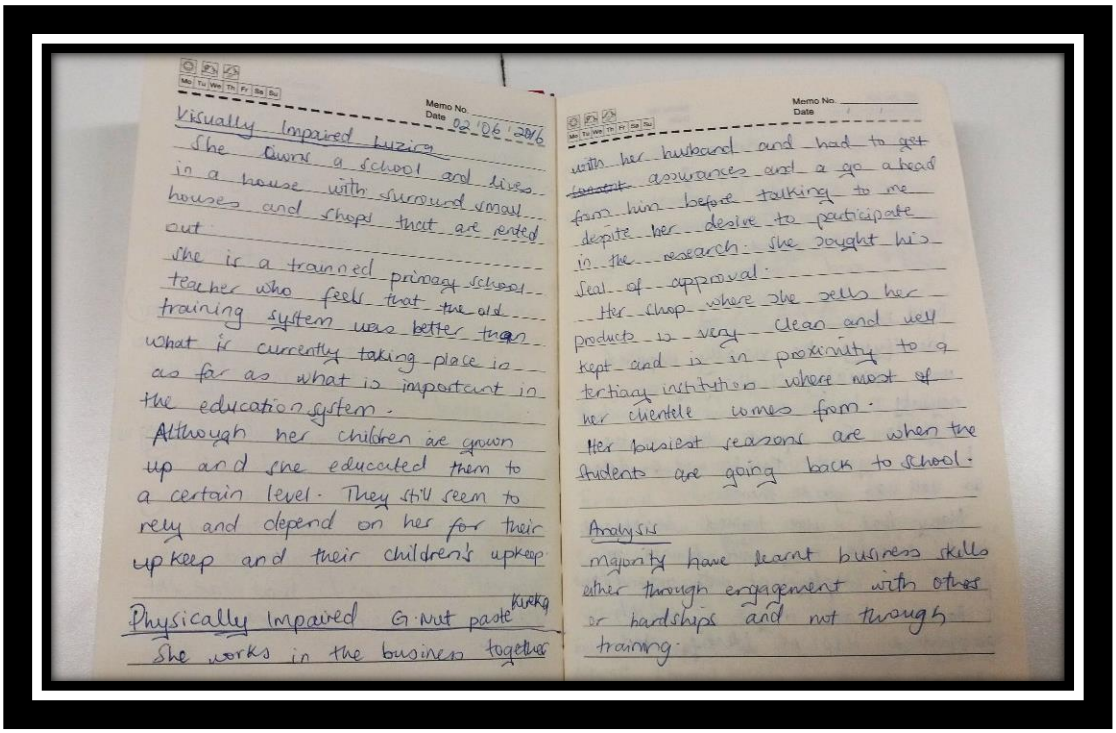
Data Collection Phase III

For purposes of data triangulation, in phase III the researcher carried out document reviews and used reflective journals. Document reviews were conducted to supplement and compensate for the limitations of interview methods. This entailed reviewing relevant documents, such as reports and manuals relating to the area of study, which were gathered from the Women's Disability Associations. Information from the documents was used to contextualise data collected during the interviews (Bowen, 2009). Documents included the Strategic Plan for National Union of Disabled Persons for Uganda 2015-2019; NUWODU's Strategic Plan 2015-2019; Uganda Micro, Small and Medium Enterprise Policy 2015; Access to Mainstream Microfinance Services by Persons with Disabilities, amongst others. These documents provided additional information to back up other data collection sources. The review of documents enabled the researcher to not only look at the facts but also corroborate evidence. The documents therefore were not analysed in detail but rather served as a source of additional information to understand contextual issues.

The researcher kept field notes that described her feelings about conducting the research, as well as accompanying field notes for each interview. An extract of these is shown in Figure 3.2 below. It is important to note that the reflective journals were reflections of the researchers' experiences with the data collection process, rather than with the entrepreneurial

learning process itself. Morrow and Smith (2000) argue that the use of field notes adds rigour to qualitative inquiry as the researcher is able to record his or her reactions, assumptions, expectations, and biases regarding the research process. Ortlipp (2008) further argues that keeping a journal of one's field notes creates transparency in the research process.

Figure 3.2: Extract of the Researcher's Journal.



3.4.1 Data collection procedure

The research relied on Stake's (1995) approach to conducting a multiple case study using multiple samples. The researcher collected data starting with NUWODU - a women-only organisation that facilitated direct access to women with disabilities. This enabled the researcher to quickly master the most efficient ways of collecting the required data before moving on to NUDIPU. The researcher approached the two participating organisations to seek permission to conduct the research (see Appendices 11 & 13). This permission was granted, as shown in Appendices 12 and 14.

Data collection was carried out by the researcher together with a trained research assistant, which provided an opportunity for the researcher and research assistant to share and discuss the reflections that emerged during the data collection. For those respondents who did not understand English, interviews were conducted in the local language (Luganda) and were translated into English for analysis. Both the research assistant and the researcher are fluent in speaking and writing English and Luganda. The initial translations and transcriptions were done by the research assistant and reviewed by the researcher. Where there were inconsistencies in translation, following Filep (2009) the two discussed the matter until an agreement was reached. To ensure that meaning was not lost in translation, the transcripts that were translated to English were retranslated to the original language, (Luganda), until the versions did not differ. The researcher also consulted on the use and meaning of phrases with other bilingual people, and pretested the research instrument in the local language in order to ask respondents not only for their answer, but also for their interpretation of the items' meaning.

3.5 Ensuring trustworthiness in the research.

> "Trustworthiness of a research report lies at the heart of issues conventionally discussed as validity and reliability" (Seale, 1999, p.266).

While validity and reliability are essential criteria for quality in quantitative paradigms, in qualitative paradigms quality requires credibility, confirmability, dependability, and transferability (Lincoln & Guba, 1985).

Recently, there has been a shift from doing research on and about populations of people, to doing research with these populations. It has been argued that appropriate engagement of people with disabilities in research that involves them can help researchers to frame their research questions better, test the validity and acceptability of the research methodology, and assist in interpreting the findings. Allowing people with disabilities' participation may even improve the efficacy of the research. Nevertheless, their participation should never be at the expense of the credibility and confirmability of the research (National Disability Authority, 2009).

Considering the above and in order to ensure trustworthiness of the research and achieve credibility, confirmability, and transferability of the research among people with disabilities, whilst still ensuring efficacy, the researcher underwent appropriate disability sensitisation and consulted around the research topic, research questions, and research design with people with disabilities' representatives (key informants) prior to data collection. Specifically, the researcher considered the following: transferability, credibility, confirmability, and dependability and strategies.

3.5.1 Transferability and accuracy of representation

To address the issue of transferability, the researcher approached experts in disability associations as key informants to examine the data collection instruments. This was done in order to guarantee that the instruments focused on the fundamental and essential concepts understudy (De Vaus, 2001; Harwell, 2011). The key informants were provided with a research information sheet that explained the objectives of the study, and were then requested to review and examine the interview guides for accuracy and content. Key informants were also given an opportunity to provide comments and advise on changes or modifications to the instruments.

In addition, member checking was done in order to ensure participant validation of findings (Burke, 1997; Creswell & Miller, 2000). This involved asking respondents to check the accuracy of facts and observations made in order to promote validity during the data collection (Nind, 2009). Cross-checking helped to maintain reflexivity by encouraging self-awareness and self-correction as the data collection progressed into data analysis (Bowen, 2005). After the initial write up of the study, feedback was sought from respondents on findings, and they were asked to comment on the accuracy and validity of the interpretations of the data.

Field notes and analytic memos were used throughout the interview and data analysis processes to ensure accuracy of representation. All the interviews were recorded. The researcher used transcripts and a recording device to ensure accuracy in the recording of the interviews so as to not distort what was heard and seen. In addition, member checks and peer

reviews were completed to ensure accuracy of concepts as applied to the perspective of women with disabilities (Maxwell, 1992). Triangulation was also used to ensure that the theory explained the confirmability of concepts and the relationships amongst them.

Two forms of triangulation were adopted: data and respondent triangulation. For data triangulation, both primary and secondary data were used. Primary data were collected from interviews with the respondents. Secondary data were obtained from documents such as strategy documents, policy documents and any other entrepreneurship, disability, and microenterprise related documents. These multiple data sources helped to validate the findings by exposing different views of the situation under investigation (Taylor et al., 2007).

Respondent triangulation was attained by collecting data from more than one category of respondents (Taylor et al., 2007), for example both women with disabilities and key informants. The use of key informants provided insight into a variety of issues including but not limited to the nature of the training offered, entrepreneurial practices among women with disabilities, existing support mechanisms, and challenges as discussed in Chapter Four, Findings of Pilot Study.

3.5.2 Credibility

Prior to conducting interviews with the women with disabilities, a pilot study was undertaken to enable the researcher to identify and rectify weaknesses in the data collection tools and develop interview questions that elicited meaningful and accurate responses (Lincoln & Guba, 1985). The researcher conducted two pilot interviews with women with disabilities in order to understand how the research process could result in the type of data needed to answer the research questions (Slavin, 2007). From a practical point of view, the pilot study provided an opportunity to revise, eliminate, or restructure the interview protocol. For instance, at the beginning stage of this study, it was proposed, planned, and intended within the research proposal to conduct self-directed auto-narratives in the form of auto-recordings and auto-photography as a data triangulation method. However, during the pre-testing stage of the data collection methods with two women with disabilities, it was discovered that this method did

not provide any additional supplementary information. If anything, the information provided was very scanty and the data collection method not much appreciated by the respondents as they found it tedious and complicated.

Data collection techniques and protocols were standardised and thick descriptions of the phenomena under study were provided. This was done so that the study could be transferable for other researchers to apply the findings in their own studies (Lincoln & Denzin, 1994). In addition, a selected portion of transcribed text was given to one of the researcher's peers to carry out an inter-rater peer analysis. This was done so as to improve the reliability of the analysis (Bryman & Burgess, 1994).

In order to ensure dependability, consistency, and conformability of the research, an audit trail of everything in the interview was documented, and field notes for every transcript documenting thoughts and feelings was kept (Bowen, 2005) as shown in Figure 3.2. A chain of evidence during the data analysis phase was kept as each analytic step was conducted. This evidence contained explicit citations of particular pieces of evidence as the researcher shifted from data collection to within-case analysis, and then to cross-case analysis and on to the findings (Yin, 2003). Sample extracts are shown in Section 3.6.1.

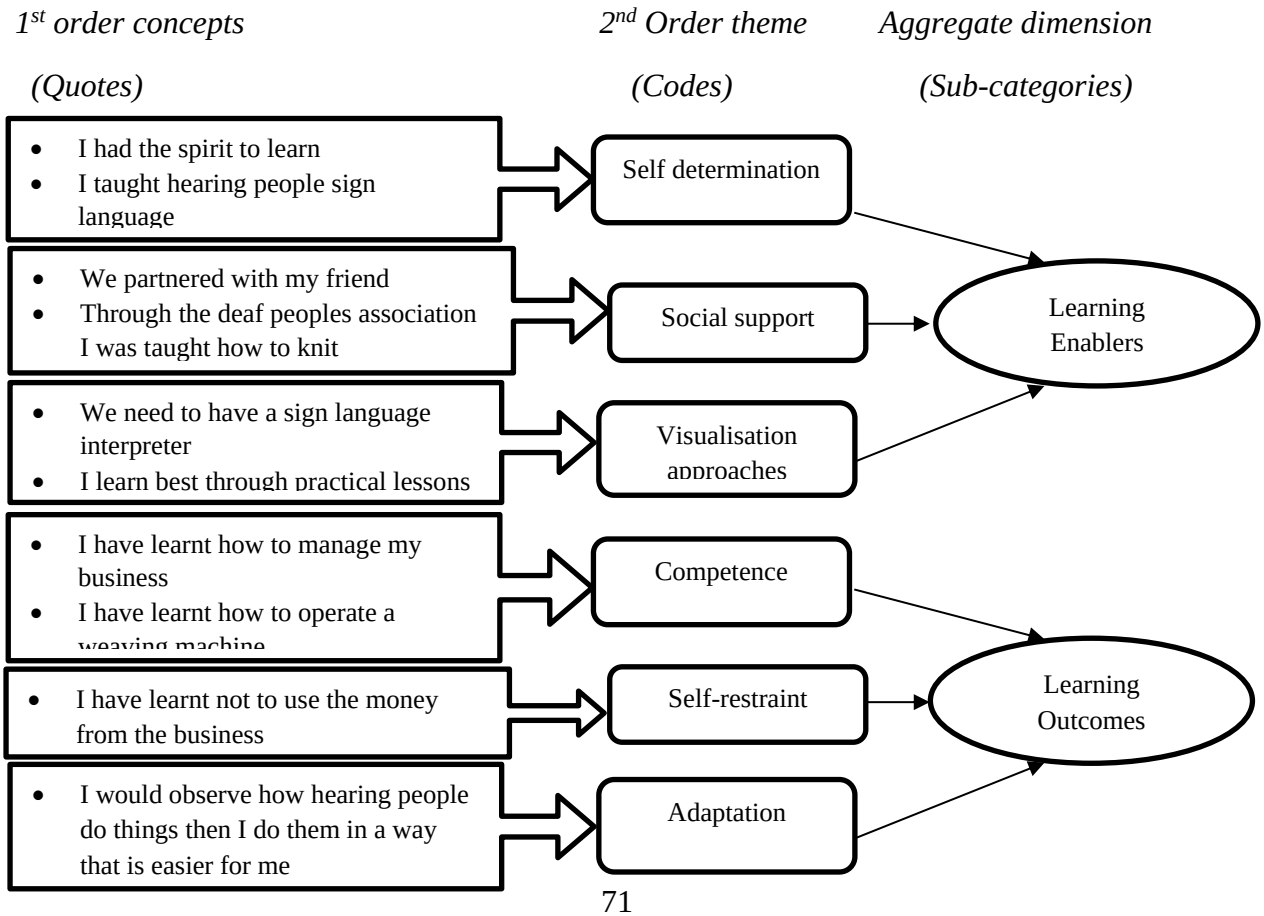
3.6 Data analysis process

The analysis was guided by the research questions, and data were systematically analysed in order to understand the experiences of women with disabilities (Thomas, 2003). During data analysis, the researcher overlapped data collection and analysis, including field notes, so as to conduct the analysis more quickly and also reveal helpful adjustments to data collection (Guest et al., 2006). The analysis was a recursive process with back-and-forth movements throughout the different analysis phases (Braun & Clarke, 2013).

In order to facilitate data analysis, the researcher ensured that all interviews, audio recordings, and field notes were transcribed (Reissman, 1993) prior to data analysis. The researcher read and re-read the data while noting down her initial ideas (Braun & Clarke, 2013). The next stage of analysis was iterative in nature and involved a series of spiral steps, cycling

between data, analysis, and theory development (Dey, 1993; Eisenhardt, 1989; Yin 2003). A close and repeated reading of the interview transcripts led to the first level of inductive coding, which involved noticing and collecting things and assigning descriptive codes (Friese, 2014). Coding was carried out inductively because of the interest in hearing the voices of the women with disabilities. As the coding progressed, only a few codes were added to the list, indicating the first point of saturation. Second level coding involved reviewing codes and adding structure and prefixes to them to use more conceptual terms. Similar codes were clustered into sub-categories under higher order headings so that categories were of data that belonged to a particular subject, and could enable comparisons with other cases. Analysis then moved from descriptive to conceptual, and over time theoretical, as sub-categories with similar events and categories were grouped together to form main categories. Following Corley & Gioia's (2004) illustration of a data structure, Figure 3.3 is an example of how the coding was done to determine the themes of learning enablers and outcomes for women with hearing impairments:

Figure 3.3: progression from codes to learning enablers and outcomes



The researcher then generated tentative propositions which were integrated into the conceptual framework that was developed for this study. In consequence, a rich conceptual framework was developed that explains the conditions under which the phenomenon being studied is likely to be found (Yin, 1994).

The overall strategy for the analysis followed the multiple case study design where the data were analysed on a case-by-case thematic content basis, followed by cross-case thematic content analysis (Creswell & Clark, 2007; Ivankova, Creswell, & Stick, 2006). Within-case analysis was conducted to gain familiarity with the data and for preliminary generation of codes, and cross-case analysis was undertaken to allow the researcher to look beyond initial impressions and see evidence through multiple lenses (Guest et al., 2006). The researcher developed a detailed description of each case and the themes within each case, followed by a thematic analysis across all cases. Themes evolving from the individual cases were used for cross-case synthesis (Yin, 2009), and themes that cut across all cases, and those that were different, were noted. Naturalistic generalisations were made about the cases in terms of the themes and how they compared and contrasted with published literature (Creswell, 2013) on entrepreneurial learning and economic sustainability. Thematic content analysis therefore helped in recognising, analysing and reporting patterns within the data (Braun & Clarke, 2006). It also provided rich, detailed and complex accounts of the data (Cassell et al., 2005).

3.6.1 The use of Computer Assisted Qualitative Data Analysis (CAQDAS)

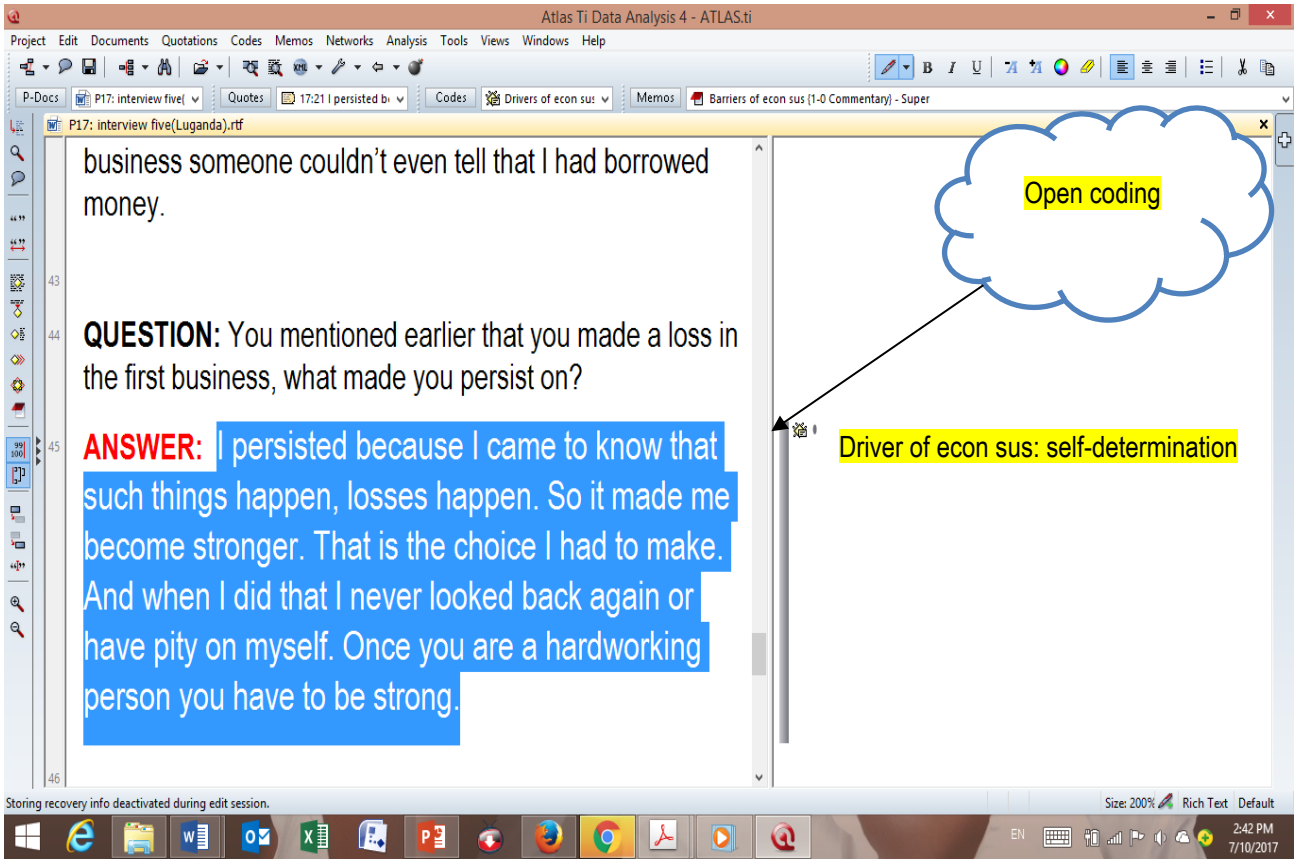
Using ATLAS-ti software, the researcher used the constant-comparison method (Suddaby, 2006) of categorising or coding data as it is collected, and to continuously examine data for examples of similar cases and patterns (Goetz & LeCompte, 1984). Interview transcripts, field notes, and other documents were uploaded to the ATLAS-ti software, where the data were read and coded into categories based on its theme and relationship(s). ATLAS-ti was used for assigning codes (Woods, Paulus, Atkins, & Macklin, 2015) and notes on important coding decisions were kept in the form of analytic memos (Bowen, 2005). The coding helped to organise the data and rearrange it into categories that facilitated the comparison of data within and between these categories, and aided in the development of theoretical concepts (Strauss,

1987). Coding also allowed the researcher to manage the data by labelling, storing and retrieving it, according to defined categories and related categories (Creswell, 2009). A coding scheme with coding sheets and code descriptions (see attached as Appendix 3) was used to improve the precision of the study by ensuring that the same factors were assessed in each case, and that all cases were judged using the same criteria (Geddes, 2003).

Relationships between categories were assessed, simplified, and reconstructed into major themes and theoretical concepts that resulted in a greater understanding of the initial data (Creswell, 2002). Once theoretical concepts were developed, comparisons were then made with both similar and conflicting literature to sharpen generalisability of those concepts with relevance to other spheres (Creswell, 2013; Gioia, Corley, & Hamilton, 2013; Guest et al., 2006). In the analysis write up, the researcher selected data extracts within and across themes to illustrate the point being made, whilst relating the analysis back to the research question and literature (Braun & Clarke, 2006). A detailed description of the analytic process followed using ATLAS-ti is provided below.

Step One: Open coding - the creation of a new code that is then associated with existing text segments or quotations. This ensured internal consistency, for example, the first few transcripts were coded immediately after the interview. Two weeks later, an un-coded copy of the same transcript was then recoded. See Figure 3.4 for a practical example of coded and quoted data or cited data from transcribed interview scripts.

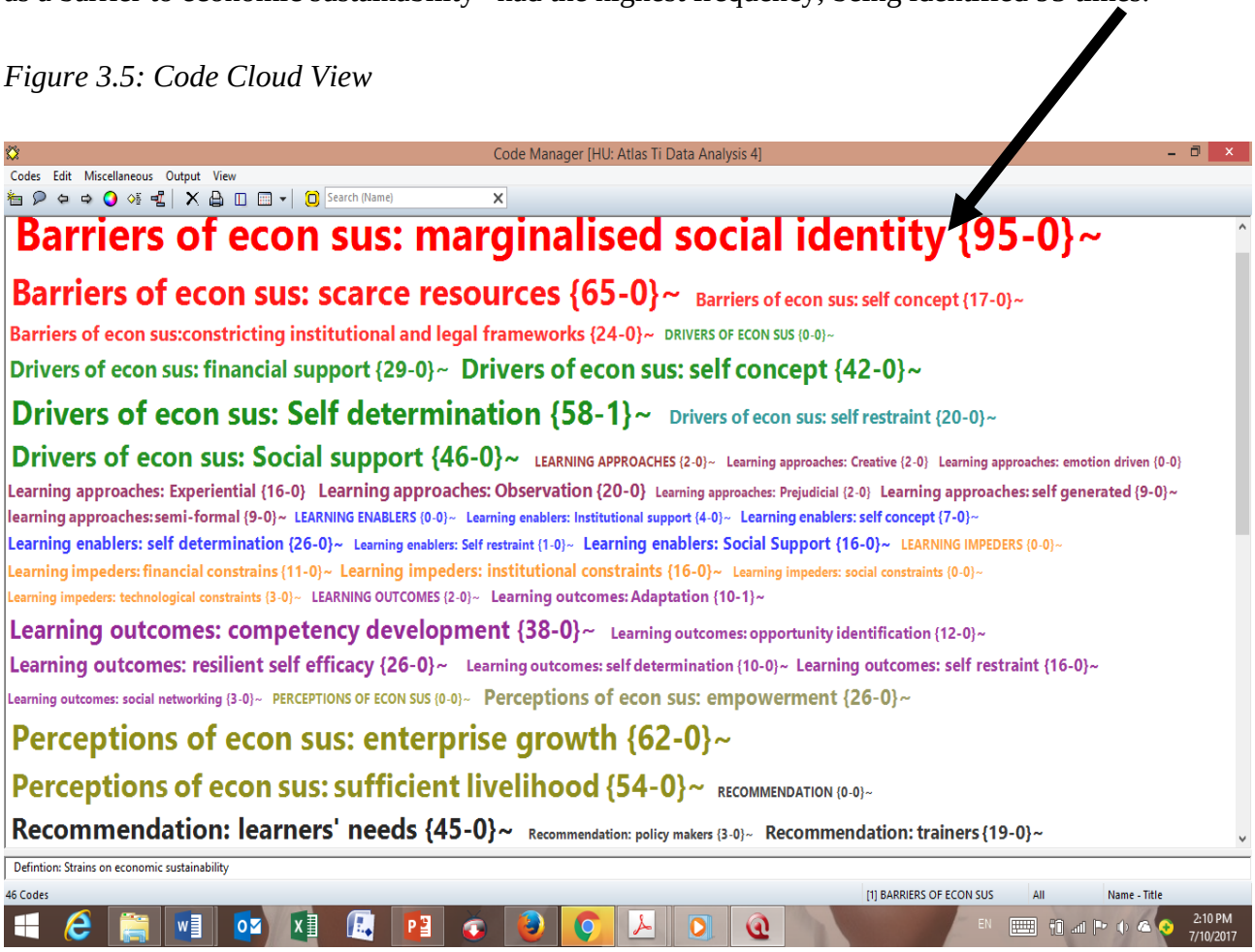
Figure 3.4: Coded Transcript Extract



Source: Extract from researcher's Atlas-ti project (Computer Assisted Qualitative Data Analysis)

Figure 3.5 below is a code cloud view of the code list and number of quotations. The cloud view displays the code list so that the higher the frequency, the larger the font size of the code. For instance, the cloud view below reveals that the code "having a marginalised identity as a barrier to economic sustainability" had the highest frequency, being identified 95 times.

Figure 3.5: Code Cloud View



Source: Extract from researcher's Atlas-ti project.

Step Two: This stage involved adding new codes to the code list, as codes were either merged into higher level codes or renamed for clarity where required, as were quotations. In addition, analytic memos were written to assist with the development of codes and conceptual ideas during the coding process. Table 3.4 below shows one such memo. The codes acted as the containers for quotations, while the analytic memos were the containers for ideas and represented the researcher's conceptual thinking (Friese, 2014).

Table 3.4: Analytic Memos –Quotation List Extract

Memos and Quotes_____

HU: ATLAS-ti Data Analysis 4
MEMO: social obligations (3 Quotations) (Super, Date: 2016-10-15 12:22:45)

Type: Commentary
Social obligations are a challenge and barrier to economic sustainability of the businesses however they also drive the women and motivate them to persist and persevere in business despite the odds.

P19: interview seventeen physical.rtf - 19:24 [I was tired of seeing my child..] (49:49)
Codes:[Drivers of econ sus: Self-determination - Family: Drivers of econ sus]

Memos: [social obligations]

I was tired of seeing my children go to the neighbor's house to watch television you know such things would hurt me so much so I decided that I should work hard to give my children what they don't have like the television so that they stop moving to people's houses in the neighborhood to watch television.

Source: Output from researcher's Atlas-ti project

Step Three: During each case analysis, segments of data that showed a relationship with each other were connected using hyperlink functions of ATLAS-ti. Neighbours to these hyperlinks were imported in the network view. Subsequently the conceptual level analysis was undertaken here as the data were related to the research questions. Using the query and co-occurrence tools, relations were established between study variables. The query tool, as shown in Table 3.5, also allowed the researcher to retrieve data in the form of quotations and helped the researcher to explore through codes, or combinations of codes, what different respondents had said about different aspects.

Table 3.5: Query Report

Query Report

HU: ATLAS-ti Data Analysis 4
File: [D:\Fiona PhD\Draft proposal 2\Draft Proposal 3\DATA COLLECTION\Data...\Atlas Ti Data Analysis 4.hpr7]
Edited by: Super
Date/Time: 2017-07-10 15:07:36

58 Quotations found for query: "Drivers of econ sus: Self-determination"

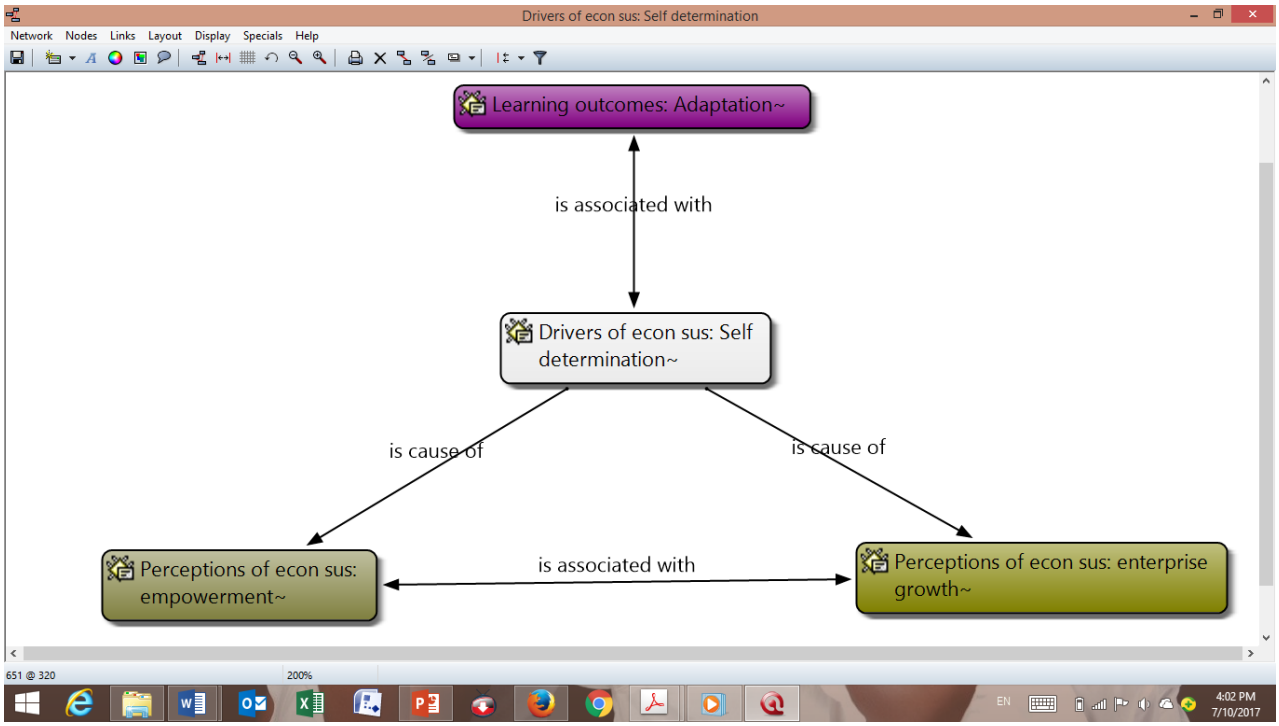
P12: interview seven other.rtf - 12:5 [So sometimes you just persist ..] (25:25)
Codes:[Drivers of econ sus: Self-determination - Family: Drivers of econ sus]
No memos
So sometimes you just persist in doing the business, sometimes you make profit and sometimes you don't so it's just persistence and determination.

P8: interview twelve hearing.rtf - 8:9 [when I see that we cannot comm..] (17:17)
Codes:[Drivers of econ sus: Self-determination - Family: Drivers of econ sus] [Learning outcomes: Adaptation - Family: Learning outcomes]
No memos
When I see that we cannot communicate with them (hearing people) in sign language I always have my papers around, I write and I encourage them to write and if they cannot write then we use local signs, I point at different items and at the end of the day we are able to guess together what they want and that has helped me to change the attitude that hearing people have towards me.

Source: Output from researcher's Atlas-ti project

Step Four: Network tools were then used to explore the relationships further after importing co-occurring codes. The diagrams generated provided a platform to discuss the findings (see Chapter 4). Figure 3.6 shows a practical illustration of a network.

Figure 3.6: Network Diagram



Source: Extract from researcher's Atlas-ti project.

As an example, the diagram above indicates that the code of self-determination was seen to co-occur with other codes, such as enterprise growth, adaptation, and empowerment. For women with disabilities, self-determination gives them a certain level of empowerment through providing them with the opportunity to set goals, solve problems, and advocate for themselves and their businesses, and in turn helps to grow their enterprises. In addition, self-determination nurtures women with disabilities' ability to adjust to situational cues of their internal and external environments in the absence of appropriate adaptive technology, resources and accessible infrastructure. This adaptation enables them to overcome their learning barriers and in turn facilitates economic sustainability.

3.7 Limitations of the data collection

This study focused on a hidden and hard to reach population which made it difficult to identify research participants, especially those from certain disability categories, such as visual and other impairments, that are underrepresented in the business world. However, this was mitigated by obtaining information from key informants, as well as enlisting a research assistant to act as an ambassador to help the researcher identify where potential respondents were located.

Another challenge that arose when interviewing participants with a hearing impairment was the language barrier between the researcher and participants. This was also mediated using a certified sign language translator from the National Union of Women with Disabilities in Uganda. For the translator to provide technically and conceptually accurate communication of concepts (Squires, 2009), the researcher explained the purpose of the study to the translator, reviewed the interview questions with him and pilot tested the questions prior to conducting interviews. The researcher also requested the translator to sign a confidentiality agreement of non-disclosure (see Appendix 6). The researcher's inability to speak sign language did, however, make it difficult to cue in on expressions and ask follow-up questions or probe immediately, as the researcher had to first wait for the translator to interpret what was said. However, the benefit of including in this research a minority category of hearing impairment that is rarely reported on, far outweighed the limitations noted above. It enabled these respondents to participate in social interactions beyond the stigma of having a hearing impairment (Bowker & Tuffin, 2003; Maia & Garcez, 2014). Bauman & Murray (2009) argue that by including sign language in studies of bio-cultural diversity, we can expand our understanding of the human potential for language, for expression, and for creativity. Deaf people contribute to the greater diversity of humanity, which in turn contributes to the greater health of humanity.

3.8 Ethical considerations

Disability research ethics are located within the wider research ethics structure. Ethical standards require that any research involving human subjects is framed and conducted in a way that respects the human rights of the individuals concerned (National Disability Authority, 2009). The underlying ethical values of dignity, autonomy, equality, and diversity were upheld throughout the research process, and took priority over any potential benefits of the research (Sen, 1992).

In undertaking this study, the researcher followed the general ethical principles of informed consent, right to privacy, and protection from harm (physical, emotional or any other kind). In addition, the researcher was conscious that the study population is a marginalised group, and therefore other ethical concerns that apply to them were considered. These include their best interests as the primary concern in all activities of the research, and permitting them the right to express and voice their views freely in matters affecting them (British Educational Research Association, 2004).

Throughout the data collection and reporting writing exercises, the researcher strictly observed the principle of *Do No Harm*. For example, participants' physical needs and comfort were considered, providing regular breaks during the interview process. In addition, unique information and communication needs related to the disability were taken into consideration, including those related to physical, hearing, visual or other impairment. For instance, using braille for people with visual impairments, providing written material for people whose hearing is impaired, and sign language interpretation where necessary.

3.8.1 Voluntary participation and informed consent

Only research participants who were able to provide consent were approached. An introductory meeting was set up with the individuals concerned and they were briefed on the purpose of the research, the benefits and possible risks involved, how the data would be used, and what participants were required to do. They were also informed of their freedom to choose to participate in the research or not, and their freedom to cease participation at any stage during

the research (Buccini, Caputi, Iverson, & Jones, 2009). This was done to ensure that potential participants fully understood what they were agreeing to do. Participants were given a consent form in English and Luganda, or Braille for the visually impaired, soliciting their permission to participate in interviews and have them recorded (see Appendices 4b and 5b). In addition, the researcher's contact details, as well as a brief of what the research was about, were provided to the participants for their personal records (see Appendices 4a and 5a). Participants were also made aware of their right to check how they were represented in transcripts and field notes during the data analysis and interpretation phase (Cutcliffe & Ramcharan, 2002).

3.8.2 Confidentiality and anonymity

To ensure confidentiality and anonymity, all written, verbal and electronic communication gained from research remained strictly confidential. Electronic storage of material was password-protected and saved in such a manner as not to identify participants on both the researcher's laptop, as well as on two back-up external hard drives, to which only the researcher had access.

Given that respondents had different disabilities, additional steps were also taken with the advice of key informants, to ensure privacy, anonymity and confidentiality in settings where interpreters and care takers or guides were used (National Disability Authority, 2009). Where the situation allowed, interviews were conducted in private, with a care taker on standby but not present, so as to preserve the confidentiality of the research process.

3.9 Conclusion

The chapter presented the research strategy that was employed to study the entrepreneurial learning experiences of women with disabilities and how this learning facilitates microenterprise economic sustainability. It also discussed the research approach, research methods, rationale and evaluation of the chosen methodology, together with the method of data collection and data analysis. It explained some limitations of the interviews,

and how these were overcome by using document study and analysis as a supplementation of data collection.

The chapter challenged the existing realist standpoint that considers the researcher, from an objective vantage point, to be in the best position to describe the problem (Eide & Ingstad, 2013; Lwanga-Ntale, 2003). This study considers women with disabilities themselves to be in the best position to describe their experiences and views. This research therefore attempts to challenge the ways in which research on people with disabilities in general has been conducted and opens possibilities for new meanings and perspectives of women with disabilities particularly, to be explored.

The entrepreneurial learning process is a process which occurs over time, which makes it difficult to research using conventional cross-sectional methodologies. Qualitative case studies, where holistic and contextual issues can be explored in-depth over time, are thus particularly appropriate to gain insights into the way entrepreneurial learning leads to economic sustainability. The value of this study is that it is among the first to study the subtleties of entrepreneurial learning amongst women with disabilities in a holistic socio-economic context. Moreover, it discusses the strategies taken to ensure the credibility, conformability and dependability of the data and findings of the study, through triangulation research, and ethical considerations and measures taken to ensure the participants' privacy and safety.

Chapter Four: Findings of Pilot Study

4.0 Introduction

The purpose of conducting the pilot study was to provide the researcher with guidance on the most appropriate way to conduct research on women with disabilities, a segment of the population that is marginalised. This chapter presents findings of a pilot study conducted with seven key informants. The chapter presents a brief description of the participants and objectives of conducting the pilot. The chapter then moves on to present the key informants' perceptions on the most appropriate way of conducting research amongst women with disabilities, their views of entrepreneurial practices of women with disabilities, and recommendations for entrepreneurial learning amongst women with disabilities. This chapter concludes with lessons from the pilot study.

4.1 Pilot participants and objectives

As part of the research project on entrepreneurial learning and economic sustainability of microenterprises operated by women with disabilities, the researcher interviewed seven key informants using one-on-one semi-structured interviews. The seven key informants were identified from two national disability organisations in Uganda: the National Union of Persons with Disabilities (NUDIPU), and the National Union of Women with Disabilities (NUWODU). They were identified based on their expertise as heads of entrepreneurial learning programmes in these organisations and as individuals who interact with women with disabilities on a day-to-day basis. The researcher consulted a good cross section of men, women and people with disabilities. Three of the seven key informants heading these programs are women with disabilities, and two of them own a microenterprise.

The purpose of the pilot phase was threefold, namely:

- To gain an understanding of the most appropriate way to collect information from women with disabilities, both accurately and in a sensitive way without further marginalising them.

- To obtain background information about the entrepreneurial practices of women with disabilities, the nature of entrepreneurial training, education or learning offered to women with disabilities, and existing support mechanisms and challenges in training women with disabilities.
- To use the information above to develop instruments for assessing entrepreneurial learning and economic sustainability and to pre-test the different data collection methods.

4.2 Key informants' perceptions on the most appropriate way of conducting research

The first research question for the pilot study explored the most appropriate way of getting women with disabilities to share their experiences truthfully. Key informants responses were twofold. First in relation to involvement of disability organisations; and second in terms of inclusive data collection approaches. The main aim of the pilot was to provide information that would contribute to the overall success of the research project. It was therefore important that the researcher gained an understanding of how research could be conducted amongst a population that has historically been viewed as both marginalised and hidden. Considering that the researcher had no prior experience of working with this category of respondents, it became clear that it was necessary to find as much background information on any possible practical arrangements that might have an undesirable effect on the success of the research procedure and project as a whole. The researcher also needed to sort out all issues related to data collection instruments, as well as the practicalities of these instruments in relation to the potential outcomes of the study. This section, therefore, describes the value of the pilot study in understanding the most appropriate way to collect information from women with disabilities.

Involvement of disability organisations

When asked about the most appropriate way to gather information from women with disabilities, one key informant emphasised the vital role played by key informants from disability organisations in gaining access and insights on how to go about data collection amongst women with disabilities:

> The first stage for any research done on people with disabilities would be to contact the Disability People's Organisations (DPOs) in order to get some background information. These organisations have been dealing with women with disabilities and have trained them in economic participation and empowerment (K4).

Inclusive data collection approaches

Key informants also identified various aspects relating to understanding the women with disabilities: how to conduct the interviews and manage their expectations. The key informants revealed that, as a result of being marginalised, most women with disabilities are self-conscious and have low levels of self-esteem. They argued that the women with disabilities' emotions, resulting from past experiences and treatment from the community, requires that anyone conducting research on them understands them on a personal level before conducting the research. They suggested that researchers should create rapport with the women with disabilities before asking any research related questions:

> You need to take your time to understand them because some of them have emotions because of the challenges they have faced within the community. So you need to take your time to interact with them before you introduce the questions for the research that you want them to give you their information about (K3).

Furthermore, the four key informants noted that communication across different disability categories varies, and therefore is a key aspect to consider while designing the interview guide and asking respondents questions. For instance, one key informant remarked:

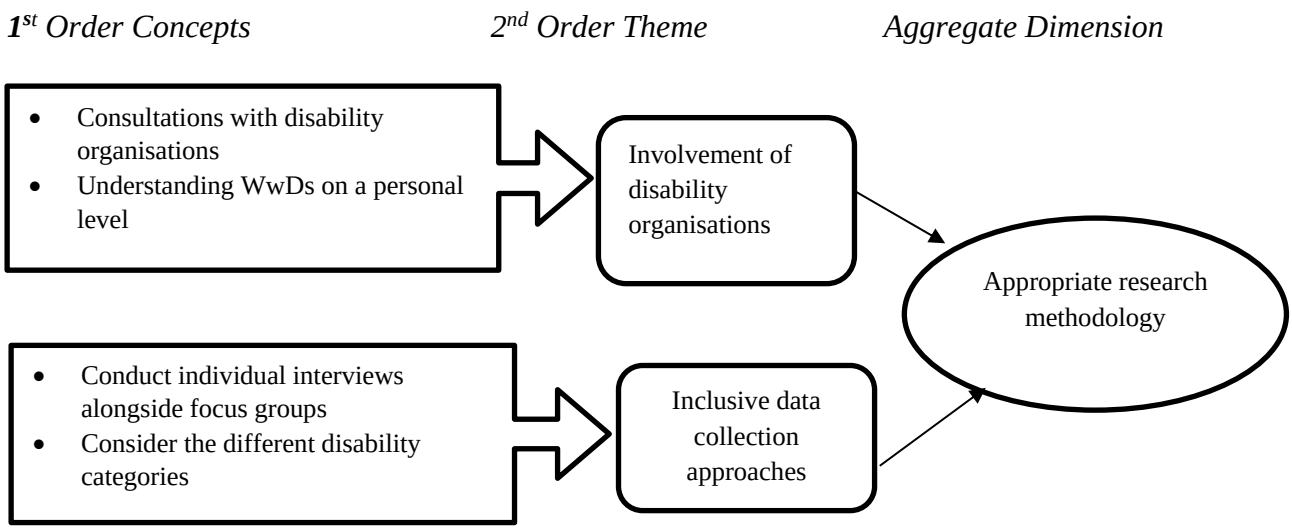
> When handling the different disability categories, there are those who might need more time. Those with hearing impairments will need a sign language interpreter. The visually impaired person and the one with learning impairments, some of them as you talk to them they need to first analyse in their minds before they can start to respond to you. All this requires some time and necessitates your patient with them (K2).

The key informants also highlighted the fact that, central to any research conducted amongst people with disabilities, is the need to comply with the general ethical research guidelines. They purported that since most people with disabilities in Uganda come from a culture of receiving compensation/ payment for their time, it would be important to let women with disabilities know the purpose of the research, their role and whether they should expect any compensation for participating in the research.

> There are those you may ask to be respondents and they will have expectations of being facilitated. You need to tell them clearly from the onset that you are doing an academic research and you won't be giving them transport or money (K7).

Figure 4.1 shows how the appropriate way of conducting research among women with disabilities was derived from data for key informants.

Figure 4.1: Progression from codes to perceptions on the most appropriate way of conducting research amongst women with disabilities



4.3 Key informant's perceptions of obstacles of entrepreneurial learning.

The second research question posed to the key informants was in relation to the obstacles of entrepreneurial learning for women with disabilities. In responding to this question, six key informants revealed that despite the crucial importance of entrepreneurial learning to the livelihood of women with disabilities, these women suffer a double disadvantage in entrepreneurial learning environments. Training and learning opportunities are usually less accessible and smaller for women with disabilities than for men with disabilities. In addition, their positive effect on enterprise success is lower than for women without disabilities. One key informant said

"For a long time people with disabilities and more so women with disabilities, have been marginalised because of the different barriers that are faced in the society" (K3) whilst another commented

"We have seen women being given entrepreneurship awards but the women with disabilities are not so visible within the mainstream women entrepreneurship" (K2).

The key informants had diverse views about the obstacles of entrepreneurial learning amongst women with disabilities. The results show that obstacles of entrepreneurial learning amongst women with disabilities are both intrinsic and extrinsic. They are intrinsic in terms of personal factors such as self-perceptions, biological attributes, and cognitive abilities; and they are extrinsic in terms of the external environment, such as societal attitudes and training received. These factors not only hinder or bring about learning in the women with disabilities, but also influence each other and the kind of behaviour the women with disabilities exhibit, such as competencies and efficacy, and in turn the outcomes of learning, such as managing an economically sustainable enterprise.

Findings suggest that these differences in regards to the obstacles are threefold. First is lack of appropriate business training support services. The second is rooted in societal attitudes towards women's economic roles and women's family roles, as well as societal attitudes towards people with disabilities. Third is the self-concept of the women with disabilities.

Lack of appropriate business training support services

The key informants' descriptions of the entrepreneurial learning environments for people with disabilities were characterised by perceptions of obstacles, such as illiteracy, communication barriers, limited access and non-inclusive training designs, that make learning for all categories of disability, especially women, a challenge.

All key informants stated the lack of basic education amongst women with disabilities as the greatest challenge to their entrepreneurial learning. Any training offered at a basic literacy level would be desirable to allow for a minimal level of cognition.

> Majority of the women with disabilities are illiterate and therefore in terms of retaining what they have learnt, it becomes a challenge because they have no documented storage of what they have learnt. They therefore have no reference point on which to later act upon. They will have to rely on their memory recall to retrieve and replicate what they have learnt an aspect that would be a challenge for any learner especially in situations where they have received a lot of information (K2).

In addition, key informants attributed the communication barriers faced by the hearing and visually impaired during the trainings to their illiteracy levels:

"The blind many of them don't know how to read and write braille. Also, the deaf not all understand the sign language because many of them are also illiterate and they can only sign in their local language" (K6).

At the same time, the key informants, some of whom are heads of training programs, were quick to confess that the training offered did tend to be stereotypical, even in the gender and disability categories, because they favoured and were more appropriate to non-severely, physically disabled men. Typical descriptions they used included "inappropriate lecture methods," "giving handouts to people who can't read," "accessing training venues is difficult for certain disabilities," "overprotective parents don't allow their disabled daughters to attend the trainings."

These findings suggest that in trying to solve an existing problem, some of the training programs offered to women with disabilities further marginalise certain disability categories, rather than equip them, either directly by excluding them from participation, or indirectly by failing to meet their unique needs.

Societal attitudes towards women and people with disabilities.

Findings from key informants suggest that although entrepreneurs, both male and female, with and without disabilities, are subject to gender-biased assumptions in most entrepreneurship training programmes, the gender-role stereotyping may be even more pervasive when entrepreneurs have disabilities. This seems to hold true regardless of the nature of training. Stereotyped attitudes towards women and towards people with disabilities place women with disabilities in double jeopardy with regards to entrepreneurial learning and the nature of businesses in which they are encouraged to engage.

Key informants suggested that this barrier has several dimensions due to the individual nature of varying disabilities. Trainers are often reluctant to recommend certain businesses as options for women with disabilities, and sometimes actively attempt to dissuade them as was described by one informant:

> For us people who are working with women with disabilities we tend to dwell on training them to do traditional businesses like operating a sewing machine, crafts, shoe making or mending…. We do not design trainings for businesses that are specifically addressing the special needs of the women with disabilities and will allow them to compete favorably with the non-disabled (K5).

Such views might be a consequence of the advisers' inadequate or stereotypical understandings of the activity restrictions arising from specific disabilities. It may also be attributed to misconceptions of recipients' capabilities, as well as genuine regard for the risks women with disabilities face in starting and running a business. Although encouraging women with disabilities to participate in traditional businesses that have worked for people with disabilities in the past is a legitimate coping strategy, it is not a pro-active or empowered

approach. It therefore comes as no surprise that once women with disabilities have acquired skills from these restrictive (non-challenging) entrepreneurial learning environments, they tend to translate these skills into entrepreneurial decisions and courses of action that are risk averse or security-oriented business strategies, and ideas that do not necessarily develop into growth-oriented ventures.

Self-concept of women with disabilities

Women with disabilities are socialised to perceive themselves as chronic dependents and/or incompetent burdens. In entrepreneurial learning environments, this self-concept manifests as disempowered self-perceptions with expectations which limit their ability to exhaustively maximise their cognitive potential. As one informant put it:

"Women with disabilities come for trainings and they are only waiting to be financially facilitated for attending so you don't get serious people that are willing to listen and learn" (K7).

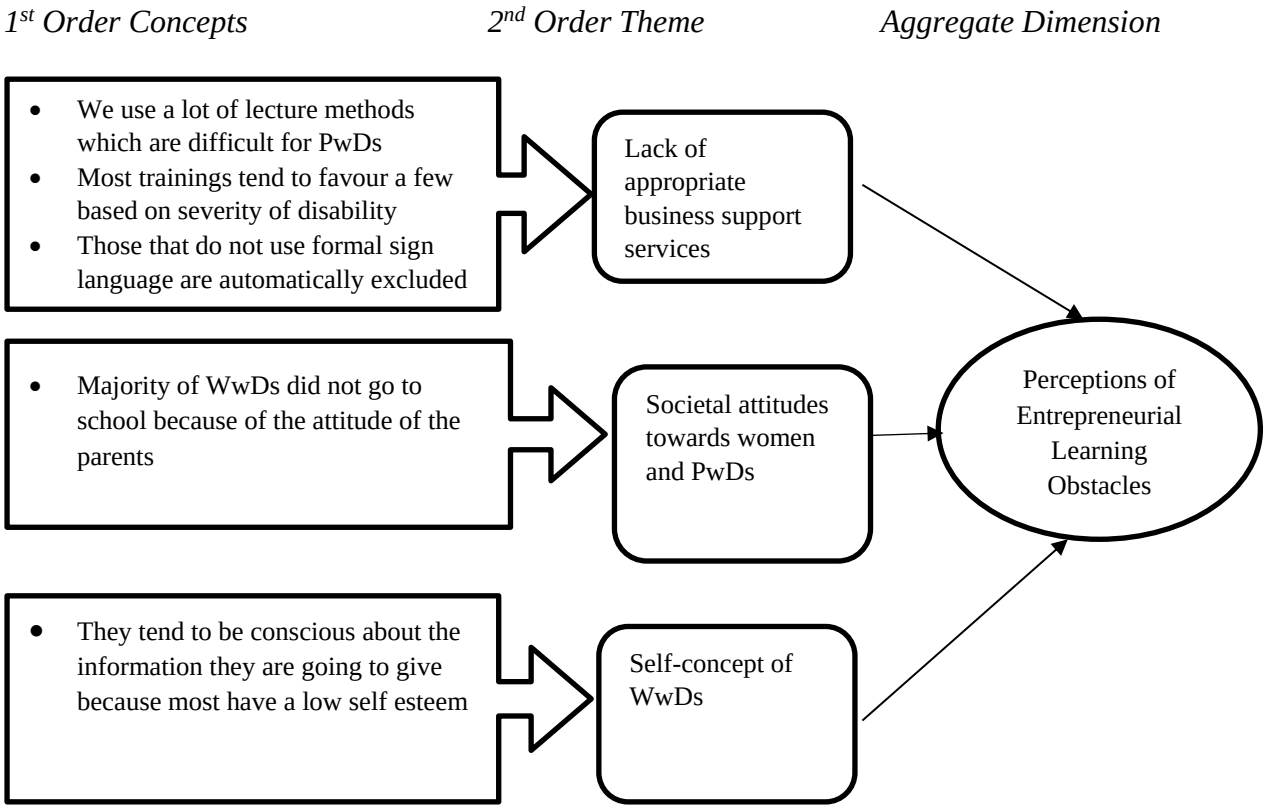
The key informants suggested that women with disabilities exhibit a sense of self that is imbued with an inability to affect their environments in significant ways, and as a result may inhibit their learning. Examples from the key informants' comments about women with disabilities self-concepts include: "low self-esteem", "negative attitude", "lack of self-confidence". Women with disabilities tend to participate in tasks in which they feel confident and avoid those in which they do not. These beliefs about their capabilities determine what they do with the knowledge and skills they have learnt. Consequently, their performance in business, is in part, affected by what they have come to believe they can accomplish. These negative self-concepts therefore helps explain why women with disabilities' performance in business, may differ markedly from other women or men with disabilities, operating in the same entrepreneurial environment.

However, upon receiving appropriate training, women with disabilities' self-perceptions and self-expectations in their entrepreneurial abilities, based on what they have learnt, can change. They can become motivated to experiment with what they have learnt and are eager to share their knowledge much more than men with disabilities are:

Women with disabilities when they are trained take it more serious compared to men with disabilities and this information they have learned tends to be shared even within the family members (K3).

Figure 4.2 shows how the perceptions of entrepreneurial learning among women with disabilities was derived from data for key informants.

Figure 4.2: Progression from codes to perceptions of entrepreneurial learning amongst women with disabilities.



4.4 Key informants' recommendations for entrepreneurial learning amongst women with disabilities.

In answering the third research question on how entrepreneurial learning can be improved to support women with disabilities, the key informants highlighted two aspects. First, the need to consider the diverse learning needs of women with disabilities; and second, the use of learner centered approaches. It is clear from all the key informant interviews that they believe that the learning struggles of women with disabilities are more compared to their counterparts, women without disabilities and men with disabilities, because women with disabilities are socially and economically at a greater disadvantage.

Consideration of diverse learning needs

The key informants suggested that a key element in the development of a strategy for addressing entrepreneurial learning needs of women with disabilities is the necessity to appropriately re-design mainstream learning support systems, in order to provide women with disabilities access to effective learning experiences. They therefore highlighted the need for, and recommended, more diverse entrepreneurial learning environments that take into account the women with disabilities' varied learning needs:

"There is need for an entrepreneurship training to take care of the woman aspect and different disability categories needs to ensure an inclusive training manual" (K2).

Learner centered approaches

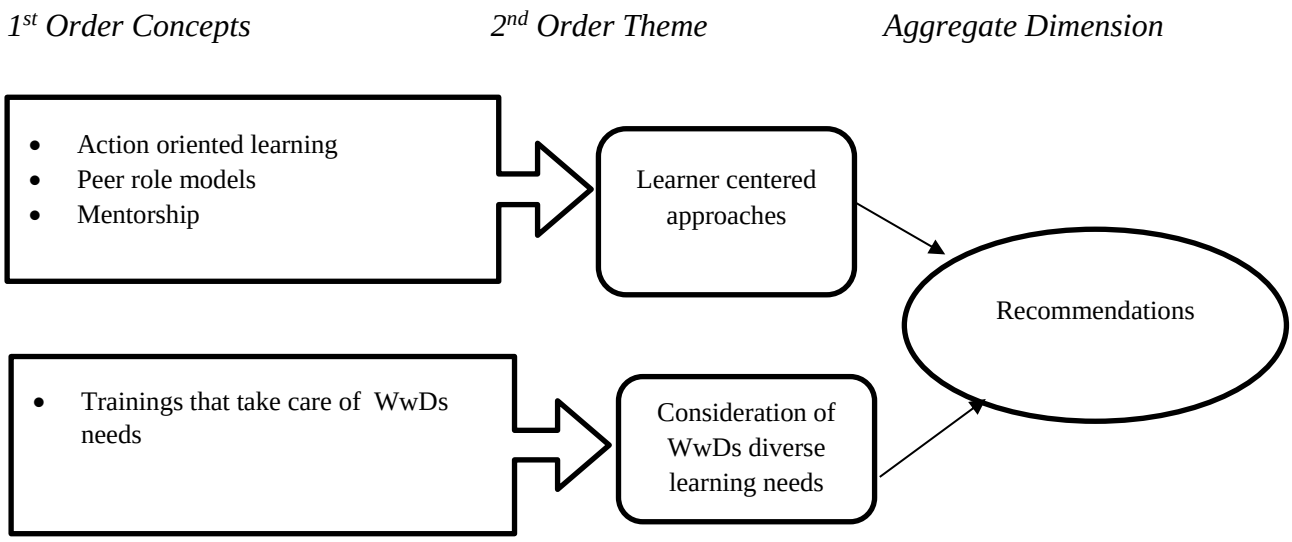
They suggested training designs that involve "role models," "mentors," and "action-oriented learning," "participant training needs assessment," and "using women with disabilities as trainers". They also emphasised the importance of refresher trainings as these provide women with disabilities with an opportunity to practise and refresh their memories on what they have previously learnt.

These key informants' statements describe a mix of what is currently not happening in most training programmes, and what would be typified as the ideal:

> People with disabilities learn best with evidence (role models, illustrate things) … they like learning while they are doing. Taking them to a class room and they write a lot about things will not really work so well (K6).
>
> The idea of getting women with disabilities with well-established businesses in specific industries to be mentors boosts these women's self-esteem and their attitude towards what you are training them changes because they also know that they can make it (K7).

Figure 4.3 shows how the recommendations for entrepreneurial learning among women with disabilities were derived from data for key informants.

Figure 4.3: Progression from codes to recommendations for Entrepreneurial Learning amongst Women with Disabilities.



4.5 Lessons from the pilot study

The pilot provided three valuable insights for the researcher. First, the preliminary assumptions that had been developed based on the literature review for the study were refined based on insights gained during the pilot phase. As a result, methodological adjustments were made to take these into consideration. For instance, the pilot provided warning where the research project was likely to fail, and whether proposed methods or instruments were

inappropriate or too complicated. It also enabled the researcher to identify potential practical problems in following the research procedure.

A specific example was where the researcher pre-tested the data triangulation methods of using auto-recordings and auto-photography that were initially going to be included as part of the research methods. These were pre-tested with two of the key informants. These methods required respondents to take photos or to record themselves in the absence of the researcher to share their entrepreneurial learning and microenterprise economic sustainability experiences. However, when testing the method, it was revealed that the method would not be appreciated by the respondents as they found it tedious and complicated. The researcher therefore opted to exclude this method from the research project. As a result, the researcher was able to save time, efforts and money which would have otherwise been spent purchasing cameras and recorders for this particular phase of data collection. The researcher was also able to avoid subjecting respondents to difficult and uncomfortable data collection methods, hence following the ethical principle of *do no harm* when conducting research amongst vulnerable populations (National Disability Authority, 2009).

Secondly, key informants were consulted to provide the researcher with an appreciation of the women with disabilities' cultural norms, channels of communication, and decision making. This helped to understand the women with disabilities social and cultural contexts. It also allowed the researcher to determine any necessary support services for participants and build support for any subsequent dissemination activities. For instance, prior to the pilot study, the researcher assumed that sign language was a uniform language. However, on conducting the key informant interviews, it became apparent that there were in fact two styles of sign language: formal and informal sign language. Informal sign language is mainly used by deaf people with low literacy levels; and they therefore come up with local gestures to represent what they want to say. This kind of sign language tends to vary from one deaf community to the next. Therefore, in preparation for data collection amongst the hearing impaired, the researcher, on recommendation from NUWODU, was then able to employ a sign language translator who was recognised by the disability association as having a thorough understanding of both formal and informal sign languages.

Finally, the key informants also acted as gate keepers by providing the researcher with access to information about women with disabilities operating established microenterprises in Kampala, Uganda. The researcher was therefore able to gain initial and subsequent entry and insight into a community of people that is typically considered marginal, hidden, and small.

The lessons from the pilot study are in line with Janghorban, Roudsari and Taghipour (2014) who purport that pilot studies are essential in identifying barriers related to participants' recruitment and challenges related to assessing the acceptability of data collection methods. They also confirm Kim's (2011) argument that the pilot exercise is essential in enabling the researcher to engage in the research in a culturally appropriate way.

4.6 Conclusion

This chapter has presented findings in response to the three research questions that were posed to the key informants. It covered the description, purpose, value, application, and lessons learnt from the pilot study. The responses are based on the perceptions and understanding of seven key informants as well as the researchers' interpretations and analysis of those perceptions as summarised in Table 4.1 below.

Table 4.1: Summary Table of Findings from Pilot Study

	Theme	Constructs
Research Question One	*Appropriate research methodology*	Involvement of disability organisations Inclusive data collection approaches
Research Question Two	*Obstacles of entrepreneurial learning*	Lack of appropriate business support services Societal attitudes towards women and PwDs Self-concept of WwDs
Research Question Three	*Recommendations*	Learner centered approaches Consideration of WwDs diverse learning needs

The pilot study was of value for both the category of respondents and qualitative nature of this research project. The next chapter covers the findings from the adapted final data collection procedures used with women with disabilities operating established microenterprises.

Chapter Five: Findings of the Mini Case Studies

5.0 Introduction

This chapter aims to illustrate how entrepreneurial learning facilitates economic sustainability of microenterprises owned by women with varying types of disabilities, by presenting the study findings. The results of this study are based on an analysis of 36 interviews conducted amongst women with disabilities owning established microenterprises in the four mini case study areas. The mini case studies involved women with hearing, physical, visual, and other impairments. The findings are presented in four parts that comprise of detailed descriptions of responses from each disability category based on the five research questions.

5.1 PART I: Physical impairements mini case study

This section presents findings on the physical impairment category of women with disabilities. This group comprised of those research participants with physical disabilities, such as paralysis and lameness. A total of 17 women entrepreneurs exhibiting either paralysis or lameness, whether in the form of missing limbs, cerebral palsy, post-polio syndrome, muscular dystrophy or paraplegia. Some of the respondents had crutches or were wheel chair confined, while others had to make do and either crawl or have someone assist in carrying them from one place to the next. The age range for these women was between 23 and 60 years. Most of the women were involved in trade including agriculture, food processing, and tailoring, with a few owning schools and some others, laundry mart. Only four had a tertiary education with the majority having not progressed beyond secondary school level, and five of them having not had any form of education at all. Although most of the women belonged to disability associations only three reported active participation. For a detailed description of the physical impairment category, see Appendix 7**.** The sub-sections below provide findings for the physical impairment mini case in relation to the research questions.

5.1.1 Research Question One: Understanding economic sustainability of microenterprises operated by women with physical impairments.

The researcher had one research question that related to women with disabilities' understanding of economic sustainability. In answering this research question, women with physical impairments responded in terms of their perceptions of what economic sustainability was to them, and explained what they considered to be barriers and enablers of microenterprise economic sustainability. These women perceived economic sustainability as sufficient livelihood, enterprise growth, and empowerment. They also identified economic sustainability drivers as having a positive self-concept, self-determination, self-restraint, social support, and pluriactivity and identified economic sustainability barriers as scarce resources, impairment, marginalisation, and constricting institutional frameworks, as illustrated in Table 5.1 and discussed further below.

Table 5.1: Findings on Understanding Economic Sustainability of Microenterprises for Physical Impairments

Theme	Sub-themes	Findings
Understanding microenterprise economic sustainability	Perceptions of economic sustainability	• Sufficient livelihood • Enterprise growth • Empowerment
	Drivers of Economic sustainability	• Positive self-concept • Self-determination • Social support • Self-restraint • Pluriactivity
	Barriers of Economic sustainability	• Impairment • Scarce resources • Marginalisation • Constricting institutional frameworks

Women with physical impairments' perceptions of economic sustainability

It is vital to develop a further understanding of what economic sustainability actually means in the context of the world's poorest countries. For women with physical impairments running microenterprises in an impoverished environment, economic sustainability was not simply a question of the income generated, but also included other aspects, such as health, shelter, literacy levels, access to social services, as well as a state of vulnerability and feelings of powerlessness in general.

They therefore described economic sustainability using three analytical categories as: *sufficient livelihood*- defined as household income, food security, health and education; *enterprise growth*- defined as increased revenue generation, pluriactivity, years of operation of

the enterprise and savings; and *empowerment* – defined as asset acquisition, economic independence, as well as their status in society.

Economic Sustainability as Sufficient Livelihood

Most of the women perceived economic sustainability as providing a sufficient livelihood. Twelve respondents related economic sustainability to their ability to meet basic needs such as food, shelter, access to health care and education of their household, extended family, and in some cases their social group and community. Typical statements that they used to describe sustainability included "ability to pay hospital bills"; "paying school fees"; and "buying food at home".

For many of these women, the ability to educate their family members was a major indication of whether their enterprise was able to meet its financial obligations and therefore be considered to be sustainable in the long run. Access to education as a measure of having a sufficient livelihood was valued more than the other basic needs, such as shelter, access to health care, and food. One of the respondents summarised these sentiments about the importance of education:

"I may not have built a house yet or done anything but the most important thing for me is my children's education" (R31).

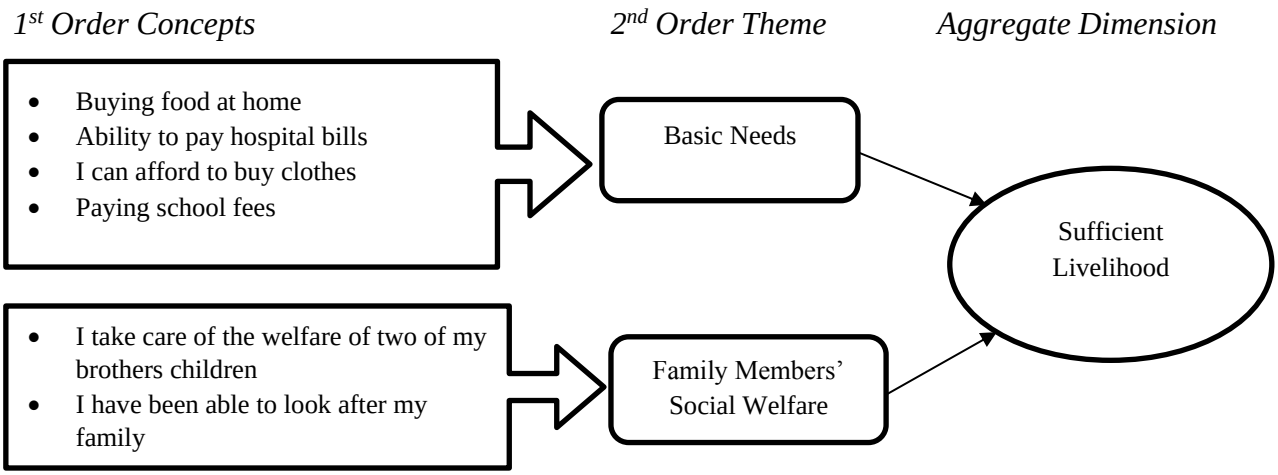
These findings suggest that economic sustainability contains within it the concept of *needs.* For most of these women, economic sustainability means meeting their basic needs and extending the opportunity to satisfy their aspirations for a better life, as was described by the two respondents below:

> Having this business has improved my quality of life because now I can access hospital and afford to pay for it (R18).

> I have been having difficulties when I am traveling using public transport you find you are left at the road side because no one is willing to carry you into the taxi, but with my business I have managed to buy myself a car so I can drive myself (R25).

Figure 5.1 shows how the dimension of sufficient livelihood was derived from data for women with physical impairments.

Figure 5.1: Progression from Codes to Sufficient Livelihood Dimensions for Physical Impairments



Economic sustainability as enterprise growth

Nine respondents understood economic sustainability as enterprise growth, specifically revenue generation and savings. The women believed that their businesses were sustainable because of the increase in revenue they had registered over the years. This revenue generation was described as "an increase in capital", "growth in investments", "profits", "business growth" and "business expansion". In explaining their understanding of revenue generation, the women focused more on the profit and investment indicators of enterprise growth in terms of the enterprise earnings and capital investments. However, they barely mentioned the cost indicators used for measuring costs incurred in the enterprise, including production and material acquisition that have a direct impact on the net income from investment. Commercial viability of the enterprise was not seen as a measure of economic sustainability as the women were more interested in how much money was coming into the business, as opposed to the cost of running the business. Focusing on the enterprise gains without cognisance of the expenses may explain why, for many of these enterprises, the return on investment was low as their investment gains compared unfavourably to their investment costs.

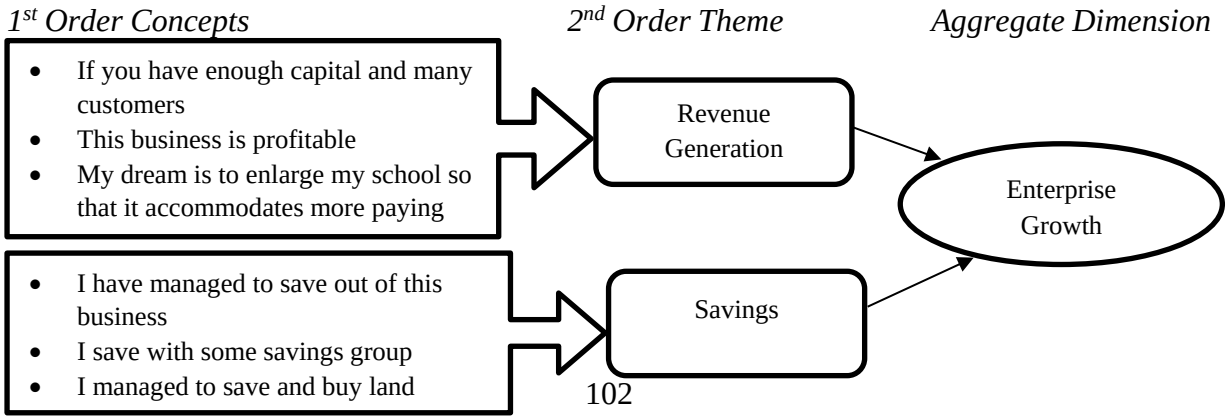
In addition, respondents viewed economic sustainability in terms of savings. Savings were viewed as increasing the women's business earnings as they then used these savings to either meet their basic needs, or invest in fixed assets and hence avoid spending capital that would have otherwise been used to sustain the microenterprise. The excerpt below summarises the savings aspect of enterprise growth:

> I have managed to save out of this business. There is a saving group that I joined. We save two thousand shillings per week for a whole year. …This has enabled me to build for myself, meet my needs and allowed me to look after my family (R17).

Although many of these women belonged to savings groups that encouraged them to keep money in the business, rather than spending it on household use or diverting it to relatives, they continued to save mainly for themselves and their family, rather than saving with the intention of investing back into the business. They were hoarders of money because they had lived in such a deprived and resource-constrained environment, they looked to savings as insurance from any future poverty. Unfortunately, in the process they were not attuned to creating or identifying opportunities that involved risks that might threaten their safety net of savings. For a woman with physical impairments, struggling to find enough money for food and vital expenses for the month, wealth creation in the long term seemed abstract.

Figure 5.2 shows how the dimension of enterprise growth was derived from data for women with physical impairments.

Figure 5.2: Progression from Codes to Enterprise Growth Dimension for Physical Impairments



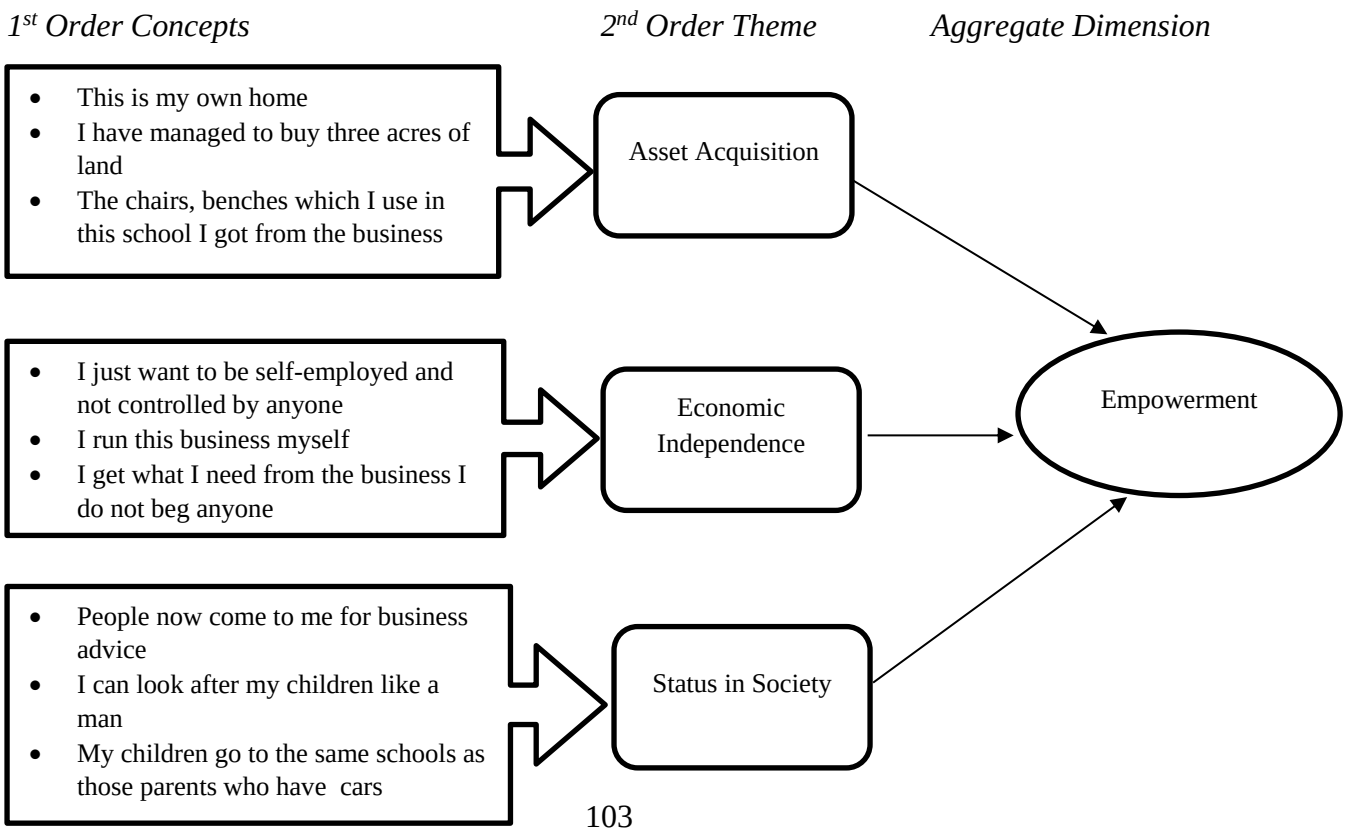
Economic sustainability as empowerment

Eight respondents viewed economic sustainability as empowerment; whether this was in the form of asset acquisition, economic independence, or having status in society. Having or owning a business gave them a sense of belonging within the community which boosted their esteem. For women with physical impairments, the social status attached to business is high. This is illustrated by the following two quotes:

> I am better than some men out there. I can sustain myself. I am proud of my laundry business (R22); and
>
> This is my own home. I am even looking after my brothers' and sisters' children since most of these children are orphans (R9).

Figure 5.3 shows how the dimension of empowerment was derived from data for women with physical impairments.

Figure 5.3 : Progression from Codes to Empowerment Dimension for Physical Impairments



Drivers of economic sustainability for women with physical impairments

Women with physical impairments identified five drivers of economic sustainability. Positive self-concept and self-determination were the two biggest drivers of economic sustainability for women with physical impairments.

Self-concept

Self-concept is how an individual perceives themselves based on their habits, skills and personality (Hattie, 2014). In other words, it is the ability to reflect on one's own skills, traits and behaviour. Self-concept is central to how one views life, experiences and roles in the larger scheme of things. It therefore influences the attitude that one brings to different aspects of life, including business. Fourteen respondents identified having a positive self-concept as a key driver of economic sustainability. These sentiments are captured in the following statement:

"I have always wanted to have my own business I have always believed in being my own boss where by you sit in your own business and make your own money" (R18).

The positive side of an individual's self-concept makes them a wonderful, powerful, successful entrepreneur (Seaton, Parker, Marsh, & Craven, 2014). It motivates them to strive for excellence as they know that they can achieve whatever they set their minds to, as was confidently stated by one of the women:

"We the disabled women are so determined to work, when we set our minds to work, we really work. We work as we pay house rent and look after our children" (R9).

Self-determination

This self-concept was illustrated especially when they talked about the importance of self-determination in the daily running of the business. Fourteen respondents suggested that one's determination to run and manage a business, despite unstable or unfriendly outside influences, provides a conducive driver for their businesses to succeed. Being self-determined challenges them to use their pre-existing knowledge and abilities, or past experiences, to embrace and take advantage of opportunities the rest of the world would have thought

impossible for a people with disabilities to pursue. The following narrative from one of the respondents captures the gist of this self-determination:

> Some female traders refused to give me advise concerning business saying that I wouldn't manage because I have one leg. But I still didn't give up I went ahead by myself and went to buy the knickers the first time but unfortunately bought low quality knickers and yet these ladies knew about the good quality I should have bought. I persisted because I came to know that losses happen. So it made me become stronger. And when I did that I never looked back again or had pity on myself. Now my business is doing better than theirs (R5).

It is important to note that in some instances, self-determination was motivated by the level of personal interest that the women had in the enterprise that they were managing, as described by one respondent:

"I like teaching children. Even when am stressed and I come to these children, the stress goes away because at that time I cannot think about anything else. That is why I love my business" (R27).

Social support

Social support and/or social resources were identified by 11 respondents as other major drivers of economic sustainability. Social interaction networks of the entrepreneurs, such as family, business partners, religious community and friends, were considered as a resource to their enterprise success because they provided social support. This social support was in the form of providing resources, such as capital, labour, information and, in some cases, markets for their products. These social connections also provided the motivation for staying in business as illustrated by one participant:

"It is mainly the organizations NUWUDO and UNAD that connect us to customers. Even us we look for our own friends and make our own connections" (R9).

The entrepreneurs mentioned that they received business information, advice, and small business loans from friends or family members. In some instances, they even partnered with

their family members in business, and used them as employees, even in instances where they were not paying them, as explained by one woman:

> My eldest son is the one who gave me the startup capital for the pancakes, he was working somewhere and was earning eight thousand shillings. He then told me mummy let's not use this money, let us start up a small business, so that we make some money (R17).

Further evidence of social support came from two other women:

"The structures of this school are for my husband, we work together" (R27) and

> "Some customers help me with some money if the business is going down and I pay them later when I get money" (R34).

The women also acknowledged that many of the decisions that they had made in business were influenced by something they either heard, saw or experienced with a friend, relative, business partner, and in some cases, with customers.

Although social networks have fostered the success of these microenterprises, they have also constrained their success. These social networks came with social obligations and responsibilities, and enterprise resources were in some cases reduced to meet personal obligations of the entrepreneur. Business finances contributing towards upkeep payments of family members, payment of school fees, and extending support to extended family members, were common examples.

Self-restraint

Self-restraint was the other driver of economic sustainability, as identified by seven respondents. The respondents attributed their business success to being self-disciplined, especially when it came to how they use the enterprise's financial resources. This restraint included exercising control and not using the enterprise finances for personal use, as well as fulfilling their enterprise's financial obligations or commitments. This is illustrated by the following two quotes:

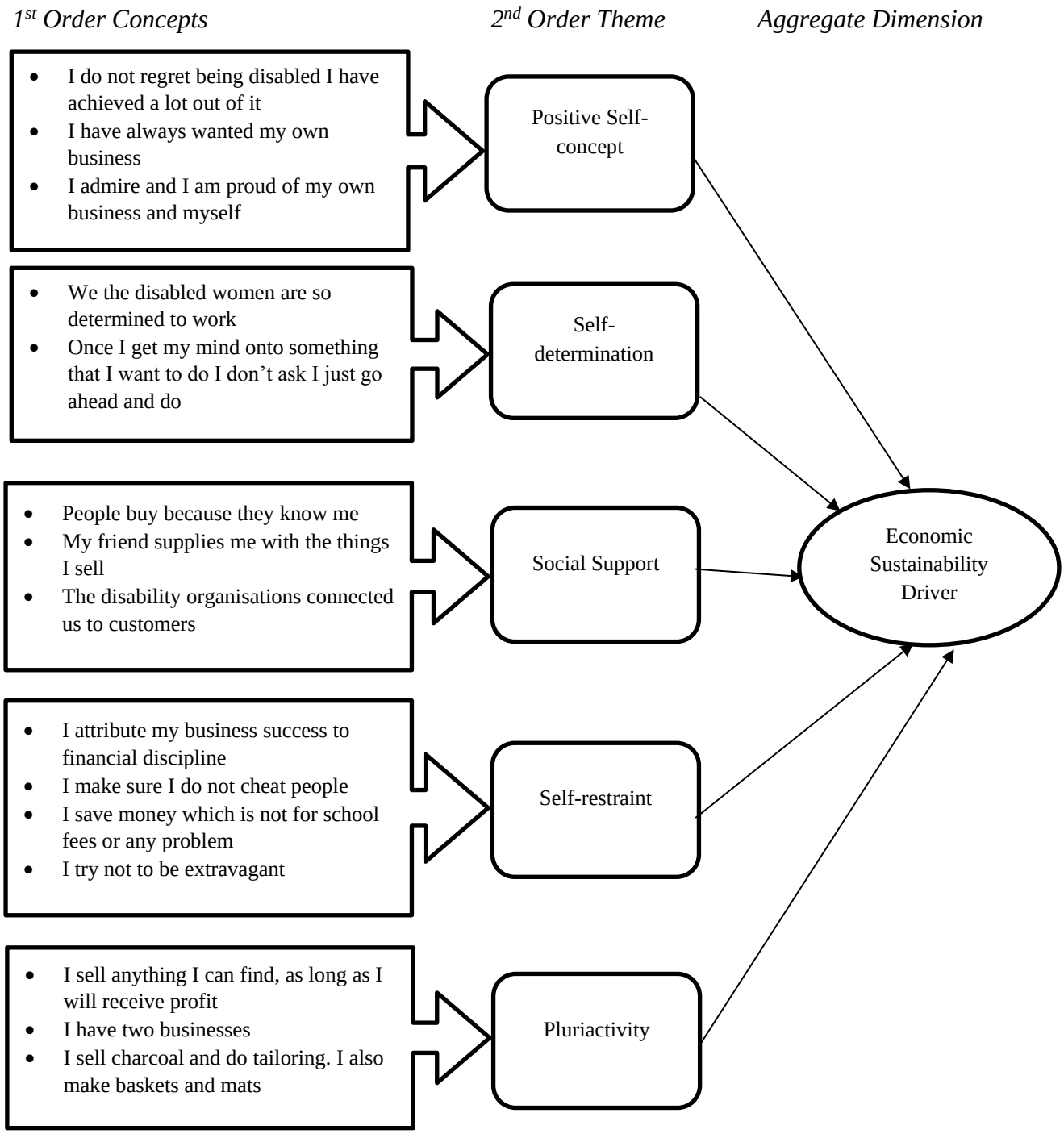
"I have to have financial discipline if money is for business, it's for business. I can't say that now I have fifty thousand so it is time to go out" (R18) and

"We use loans to build the classrooms and we pay back slowly. We always pay so that we keep that relationship with the micro-finance so that when we want to borrow again they can lend us" (R16).

Pluriactivity

Some respondents had a chain of small firms that did not necessarily complement each other, but ensured that the entrepreneur had a sustained source of income or economic stability; a process that has been described as pluriactivity by Kodithuwakku and Rosa (2002). Typical examples of pluriactivity were defined as: "I supply food staffs to some major supermarkets, and also sell these small commodities and soft drinks in my retail shop"; "I sell shoes and do subsistence farming"; and "I sell charcoal, do tailoring and make baskets and mats". In one case, the respondent had informal employment cleaning at a clinic for a few hours each week to supplement her laundry business. Five respondents identified pluriactivity is as a means of securing economic sustainability. For some of the respondents, having multiple businesses that support or finance each other, yet require minimum capital investment, was seen as the way in which to manage their business and keep it from shutting down. Figure 5.4 shows how the drivers of economic sustainability were derived from data for women with physical impairments.

Figure 5.4: Progression from Codes to Drivers of Economic Sustainability for Physical Impairments



Barriers to economic sustainability for women with physical impairments

For women with physical impairments, six aspects stood out as barriers in the running of their businesses. These barriers were: the physical impairments themselves, scarcity of resources, negative self-concept, societal attitudes and constricting institutional and legal frameworks.

Scarce resources

Scarce resources were the most common barriers to economic sustainability as highlighted by 14 respondents. The biggest inhibition was lack of capital, which affected the volume of stock that they could hold or raw materials that they could buy. Typical phrases to explain their financial resource constraints included: "lack of capital sets you back" (R5)**; "**I can only sell in small quantities because I can't afford to stock in large volumes" (R17)**;** "the ingredients I use are very expensive" (R20)**.** Limited financial resources also constrained their ability to expand their businesses, as they were unable to afford the machinery they needed or employ competent staff to support their production processes.

Another issue that emerged in relation to scarcity of resources is that it was often linked to social obligations:

"What caused me to stop that business was that my elder sister became sick and it was me taking care of her till she passed on. So, all my capital was used to take care of her" (R6).

Impairment

The women's physical impairments were highlighted as the second highest impeder of economic sustainability. Twelve respondents identified that the costs of impairment-related problems made entrepreneurial activities and actions less feasible. These costs were in relation to their mobility, access, and extra costs that they had to incur to get something done, with financial implications as described below:

> It is not easy to go to the delivery truck to buy the hens at a cheaper price because I cannot climb that truck. I have to wait for the hens to be brought to me and once they are delivered here they are sold to me very expensively.

> So, you need a lot of capital for this business so that you are at the same level with other people here doing the same business (R31).

Physical impairment therefore reduced their personal financial resources or capital that would have otherwise been used for their business.

Marginalisation

Marginalisation was also a common barrier to economic sustainability as identified by 10 respondents. The way that the women were treated by the society in which they operated their businesses indirectly affected their business success. This marginalisation was, the result of stereotypes relating to the WwDs, prejudice and discrimination. A respondent provided an example of the stereotypes faced by these women:

> We disabled women face stigma within the family and community, we are seen as a curse and a shame. When visitors come in a home, a disabled person is taken outside at the back of the house. The family doesn't want other people to see this disabled person. We feel unwanted right from home (R29)**.**

These beliefs associated with being disabled extend to the business sphere of the women with disabilities, as described by one respondent:

"I trained in business but it did not go well; people used to laugh at me that time. Customers would choose to go elsewhere to my non-disabled counterparts" (R31)**.**

The same respondent expressed feelings of prejudice towards them as an individual, simply because they were disabled and it was therefore presumed that they had the objectionable qualities ascribed to people with disabilities:

"People undermined me because of my disability, someone assumes you can't make for them something good because you are disabled" (R31).

Some of these prejudicial attitudes translate to discriminatory behaviours and actions, as described by another respondent:

"There are many con men and women in this business who target us women with disabilities" (R25).

However, some of the stigma the women with disabilities face is self-inflicted and manifests in the form of having a negative self-concept, as discussed by seven of the respondents:

"I have noticed that people with disabilities feel sorry for themselves, they are rude and blame the rest of the world for their disabilities" (R18).

Their reaction to their disabilities in terms of anxiety, self-pity, depression, and coping mechanisms created a negative self-concept as stated by one of the respondents:

> Because I am disabled, there are so many things that I desire to do, but because I have a disability, it becomes hard for me to do some of these things. Like getting money and taking my products to other places which are far (R6).

These statements are an illustration of self-imposed marginalisation. Nevertheless, whether this marginalisation is self-imposed or as a result of negative societal attitudes towards women with disabilities, it can be seen as an invisible barrier to their economic sustainability.

Constricting institutional and legal frameworks

Other women explained that some barriers to economic sustainability involved constricting institutional and legal frameworks, as identified by six respondents. Some of these frameworks made accessibility to much needed business process-related systems, such as having one's business registered difficult, as stated by one respondent:

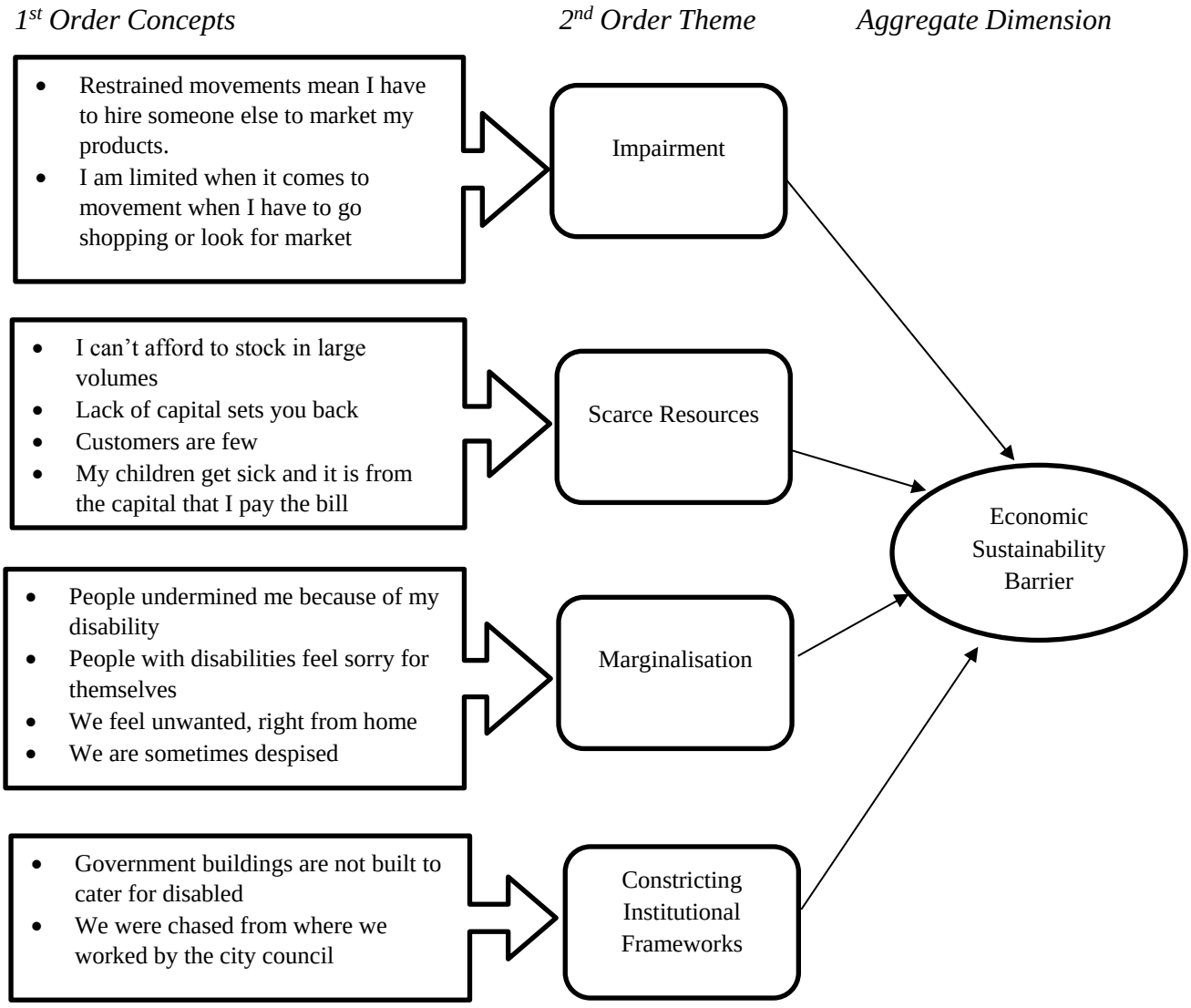
> Sometimes even these government buildings are not built to cater for the disabled. We find it hard to access these buildings. You cannot go to anyone's office because you cannot go up the stairs. The government should help us easily access these buildings they should put walk ways for disabled people (R29).

Other legal frameworks, such as city council and revenue authorities frustrated rather than supported their ability to stay in business, as described by one respondent:

"The business was doing well until we were chased away by Kampala City Council Authority" (R6).

Figure 5.5 shows how the barriers of economic sustainability were derived from data for women with physical impairments.

Figure 5.5: Progression from Codes to Economic Sustainability Barriers for Physical Impairments



Findings on the drivers of and barriers to economic sustainability suggest that these women's social obligations are a challenge and a barrier to economic sustainability, as they consume the enterprise's resources. However, having social obligations is also what drives the women and motivates them to persist and persevere in business despite the odds.

5.1.2 Research Question Two: The entrepreneurial learning portfolios of women with physical impairments

The second research sub-question explored how women with disabilities learn entrepreneurship in social settings. In answering this question, responses from women with physical impairments related to their learning portfolios. Women in this category of associated themselves with seven different learning portfolios: experiential, observational, semi-formal, creative, prejudicial, self-generated, and emotionally driven learning, as illustrated in Table 5.2 and further discussed below.

Table 5.2 Findings on Entrepreneurial Learning Portfolio for Physical Impairments

Theme	Findings
Entrepreneurial learning portfolios	• Experiential learning • Observational learning • Semi-Formal learning • Creative learning • Prejudicial learning • Self-Generated learning • Emotionally driven learning

Learning portfolio of women with physical impairments

Learning strategies themselves must also be subject to analysis and often consist of a combination of activities which may be referred to as learning portfolios. Portfolios may be highly specialised and concentrate on one or a few activities, or they may be diverse. Women

with physical impairments identified various learning portfolios that they used or adopted to learn their business as described below. These portfolios were adopted either independently or in isolation, depending on the business cycle. Very often in the start-up phases of the business the women reported that they had learned through observation or were self-taught, and when the business became established they then relied on experience, also referred to as habitual and creative learning.

Experiential learning

Seven women identified experiential learning as the approach that they used in learning their business. These women stated that they had learnt by drawing on experience by repeating failed or successful practices, in order to draw a conclusion about future actions or predict future actions. Therefore, if the entrepreneur had sustained their business and earned income from operating that business, they concluded logically that it was advisable to continue in that businesses. For example:

"I learnt how to roast ground nuts from my mother then I learnt how to operate the grinding machine from the shop where I used to work for four years" (R34).

Observation learning

Five respondents identified learning through observation as the approach that they used to learn about business. For most of them, this observational learning took the form of observing role models. They observed and copied the behaviours of the models that they identified with and admired, as one participant explains:

"Sometime back I had a friend, one of the disabled women, who was doing business in town she was trading in garments and she would go abroad. So, I picked an interest from her because she was successful" (R25).

The women learnt from each other by acquiring new information on how to behave and this modelling was then converted to knowledge.

The other strategies of learning, which were not as common as observational and experiential learning, were: semi-formal learning, prejudicial learning, self-generated learning, creative learning, and emotionally-driven learning.

Semi-formal learning

Three of the respondents identified semi-formal approaches to learning. These are informal in nature, but are organised for groups of people, for short periods of time, with no specific follow-up with the learners. This was training that the women had received which lasted for two to four days in duration. The training was conducted in a community setting at a venue that was central and easily accessible to the intended recipients, such as a school or church:

"Our councilors brought in a two-day training so that is where I first learnt about businesses. They taught us everything about a business" (R5).

Prejudicial learning

Two respondents stated that their learning was as a result of a specific training course that was offered to them through a disability association or donor agency. The nature of the training was predetermined by the organisation or agency offering the training. These organisations also had terms and conditions that they imposed on both the trainers and trainees, with a few of them including incentives for individuals to participate in the learning as described below:

> There was a disabled woman that some white people gave money to get us people to train and teach us how to make the baskets. The whites had promised us that once we learn they can start buying these baskets and taking them abroad (R29).

Another respondent expressed their disgruntlement with such predetermined trainings by organisations:

> These trainers only train us in crafts mostly yet we need new ideas and new business ventures. We also desire to learn new things because there is nothing we cannot do (R9).

Consequently, the type of learning arising from the predetermined trainings was prejudicial as it began with a position or view of what the people with disabilities sought to learn, and seeks to validate it using various sources without considering the needs of the learners themselves. This kind of learning is common, especially in NGO-funded programmes, in which implementing bodies often need to justify the expenditure of training budgets (Busiinge, 2010), without acknowledging potential pitfalls of such courses of action or advantages of other possibilities.

Self-generated learning

Self-generated learning was identified by two respondents who stated that they came up with their own insights and ways of doing things rather than relying on those of others:

"I taught myself this business. But it is not the first business I started with, like I told you whatever I would see that could bring in profit for me, I would go in for it" [R5].

In addition, two respondents identified creative learning approaches. These approaches considered the various things that they had already learnt, and combined them to form new insights and novel ways of doing things by synthesising or adapting information to suit their situation.

"So, I have always tried this and that. I tried a saloon it didn't work out, but from each of those past failed business ideas I have learnt something that helps me run this current business well" (R18).

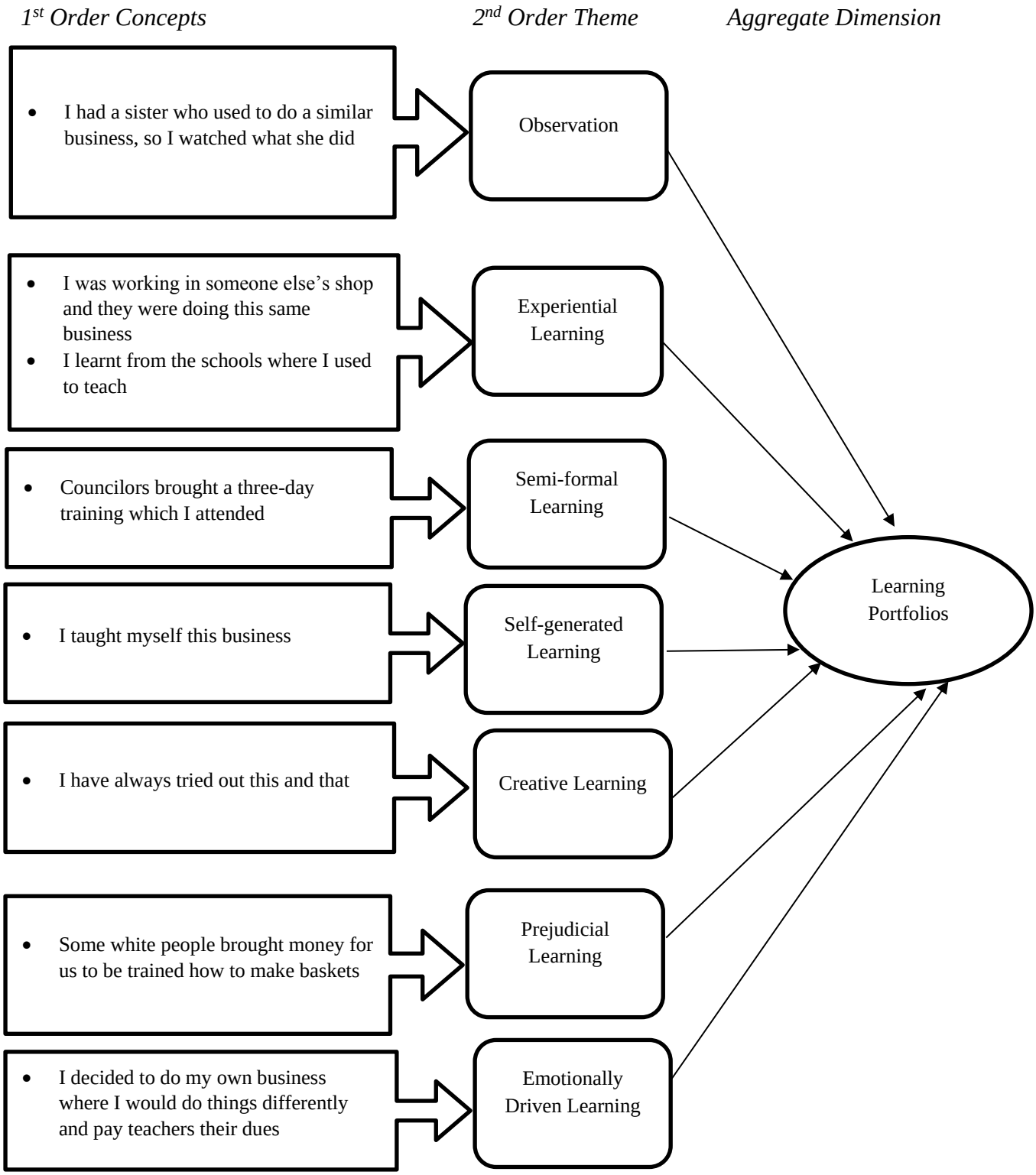
Emotionally-driven learning

One respondent also identified emotionally-driven learning, which is based on the learners being drawn to particular areas of learning and development because of their strong emotions and feelings regarding the need to address certain issues:

> At first, I was teaching in other schools. The way they were taking care of us was not good at all. We would teach for a term without any single payment. Kids would bring in their school fees the bosses pay themselves and not be bothered about us the teachers. I sat down and thought of what to do instead of quarrelling with people. I decided to do my own school where I would do things differently and pay teachers their dues (R27).

Figure 5.6 shows how the learning portfolios were derived from data for women with physical impairments.

Figure 5.6: Progression from Codes to Learning Portfolios for Physical Impairments



Findings on the typologies of learning show that learning through experience, was the most common approach used by women with physical impairments. In circumstances where there may be little reliable information about alternatives of learning, it is not surprising that experiential learning was identified as the most common form of learning. This is because individuals operating in information scarce environments, are forced to rely on what they have at hand to learn. It is in such circumstances that experiential learning may be useful.

5.1.3 Research Question Three: Intersectionality and entrepreneurial learning

The third research sub-question explored the consequences of women with disabilities' intersecting social identities of gender and disability for their entrepreneurial learning. In answering this question, responses from women with physical impairments related to those aspects that either enabled or impeded their learning. Women in this category identified learning enablers, such as social support, self-determination, and shared understanding of learners' needs; and learning impeders, such as financial and social constraints. Women with physical impairments, when compared to the other three impairment categories as later discussed in section 5.2.3, 5.3.3 and 5.4.3 were the only ones who mentioned social constraints as an impairment, as illustrated in Table 5.3 and further discussed below.

Table 5.3: Findings on Intersectionality and Entrepreneurial Learning for Physical Impairments

Theme	Sub-themes	Findings
Intersectionality and entrepreneurial learning	Learning enablers	• Social support • Self-determination • Shared understanding of learners needs
	Learning Impeders	• Financial constraints • Social constraints

Learning enablers of women with physical impairments.

Women with physical impairments identified three main learning enablers: social support, self-determination, and shared understanding of learner needs.

Social support

Social support was identified as the main facilitator of learning. This support includes: their networks, social claims, social relations, affiliations and associations, which people draw upon when pursuing different learning strategies, as was stated by eight respondents. Statements such as: "I learnt financial discipline from my brother" (R18); **"**I just used to see what my sister used to do in business and I learnt from that" (R21); and "I had a friend, one of the disabled women, who was doing business in town she was trading in garments and she would go abroad. So, I picked an interest from her" (R25), were used to explain the central role played by these social resources. These networks that women with disabilities have with family members, friends and other professionals (people in the business world) create a platform for strategic learning interactions.

Self-determination

Self-determination was identified by six respondents as one of the main attributes that either motivated them to learn, or made them persist in learning something related to the business that they were currently operating. The women's self-determination was expressed mainly in the form of self-interest. Typical statements included: "I had interest in the business so I asked my boss to teach me about that business" (R34); and "learning comes from the heart and being determined to learn something knowing that it will be very helpful in future" (R29)**.** It was also expressed in terms of goal setting, self-advocacy, self-monitoring, and problem solving as summarised by one respondent:

> I do not regret at all being disabled. I can work, if you found me going to buy my products I don't have any one carrying for me, I carry my products myself. Me I am a hard working woman I never even remember that I am disabled (R5).

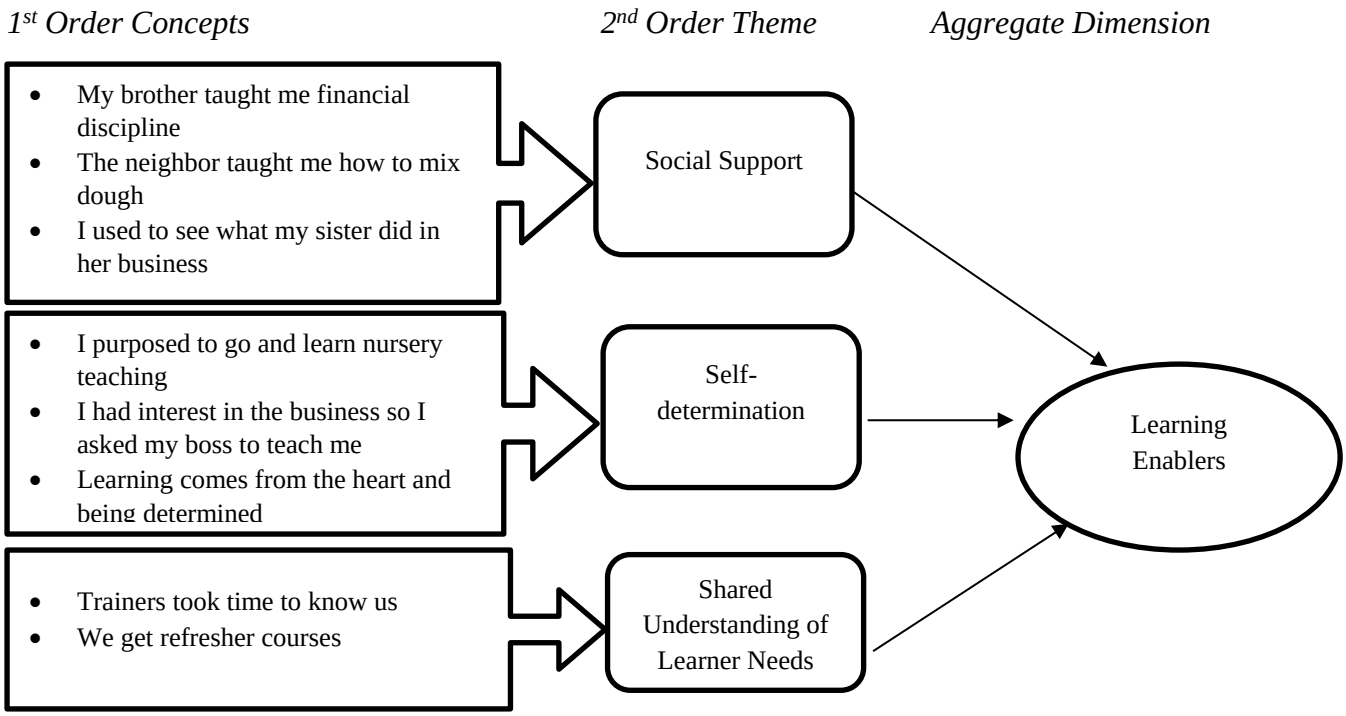
Shared understanding of learners' needs

Another learning enabler was training programmes being designed to have a shared understanding of the learner's needs; as identified by three respondents. There seemed to be a mutual understanding that not only should a training needs assessment be completed, but that their progress following on from the course should also be assessed, highlighting what the women with disabilities had learnt, and in some instances providing refresher courses where need be.

> The trainers took time to know us and the kind of disabilities that we have. They even came to see us and know in depth the kind of disabilities we had. This helped them to plan well …. They knew who would need a mat, a chair or a cushion. It was a very well organised training (R31).

Figure 5.7 shows how the learning enablers were derived from data for women with physical impairments.

Figure 5.7: Progression from Codes to Learning Enablers for Physical Impairments



Learning impeders for women with physical impairments.

Women with physical impairments did not highlight many impeders to their learning as they were confident in their own abilities and potential to learn. When asked about the barriers that they could have faced in learning, the majority interpreted them as welcome challenges that they were willing to face head-on as part of the learning process. They therefore identified only two main constraints to their learning: financial constraints and social constraints.

Financial constraints

Financial constraints were identified by at least three respondents. Many of the women stated that they lacked capital to engage in the businesses that they had trained to do. The costs of raw materials, marketing and, in some cases, technology needed to support the business were very high. They therefore could not afford to implement what they had learnt as highlighted by this respondent:

> What I didn't like about the training that I will not be able to do is making ceramic beads. They are very expensive to make. The machine buys millions and uses a lot of electricity. Generally, this kind of business is very expensive, you would need a lot of capital to buy what is needed which we don't have (R28).

The women's expectations of receiving financial support during their trainings influenced their mindset and motivation to learn in certain instances. If they went with an expectation to receive start-up capital and they didn't receive it, they would then lose interest in the learning as they believed that without the capital they would not be able to sustain the business

"The whites had promised us that once we learn they can start buying these baskets and taking them abroad. It seems like they were not able to do as promised so we ended up selling the baskets here" (R29).

Social constraints

Social constraints in the form of social inequality and societal attitudes were also shared as another learning impeder. Some of the women reported being ostracised in the environments in which learning occurred, whether this was intentional or unintentional. Four respondents shared these sentiments. Below is a quote from one of the women who faced unintentional ostracising:

> I had interest in the business so I asked my boss to teach me about that business. He never wanted to teach me, he always told me that I will get electrocuted from the machine. So I asked him that if it does not electrocute you, then why it would electrocute me (R34).

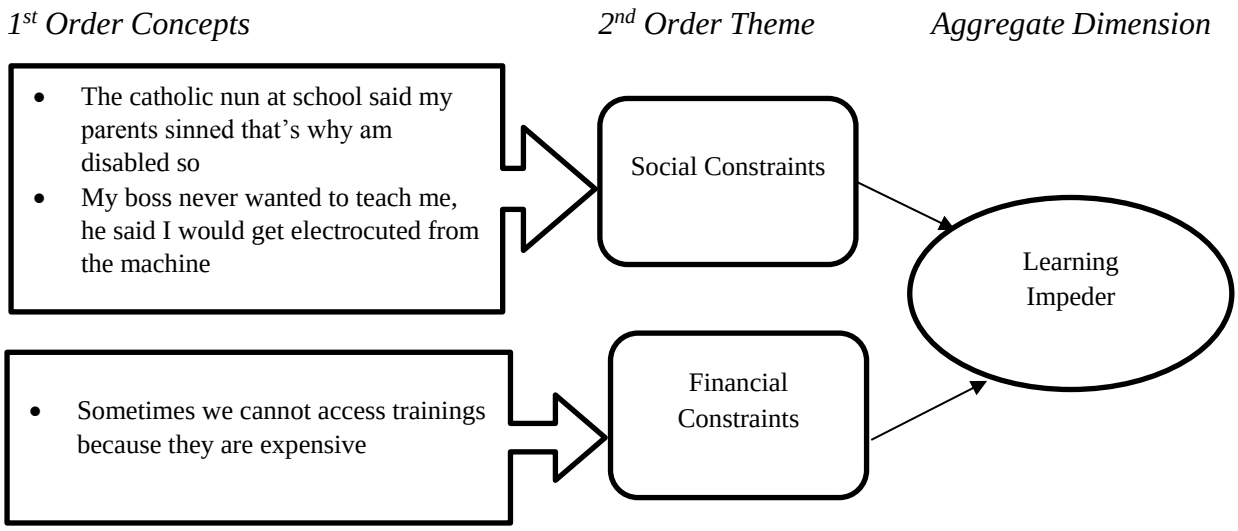
An example of intentional ostracising is illustrated by this respondent:

"I was in a catholic school, but the nun used to say that your parents are the ones who sinned the most that is why you are crippled" (R16).

The triad of sin, punishment, and disability expressed in this example was identified by Chan, Livneh, Pruett, Wang and Zheng (2009) as an underlying psychodynamic mechanism of negative attitudes towards people with disabilities. Here, the source of a person's disability is frequently attributed to evil acts committed by the person or by ancestral wrong doing. The person is then treated as an outcast and not worthy of the rights that a non-disabled person is entitled to.

Figure 5.8 shows how the learning impeder were derived from data for women with physical impairments.

Figure 5.8*: Progression from Codes to Learning Impeders for Physical Impairments*



5.1.4 Research Question Four: Entrepreneurial learning outcomes of women with physical impairments

In response to the fourth research question exploring what learning outcomes emerge from the entrepreneurial learning experiences of women with disabilities, women with physical impairments identified five learning outcomes: competence development, enhanced self-efficacy, self-determination, adaptation, and self-restraint. These are illustrated in Table 5.4 and discussed in detail below.

Table 5.4 Findings on Entrepreneurial Learning Outcomes for Physical Impairments

Theme	Findings
Entrepreneurial learning outcomes	• Competence development • Self-efficacy • Self-determination • Adaptation • Self-restraint

Competence development

Eleven respondents identified competence and skill development as one of the learning outcomes. They identified competencies such as marketing skills, craftsmanship, interpersonal skills and business skills. These skills were in relation to their ability to promote their products, to attract and engage with customers, financial management, and learning a craft or trade. Typical statements included: "my financial discipline skills have improved"; "I have learnt how to handle people"; "I can now write proposals"; and "I got the skill of how to make the place neat and how to display my products".

Self-efficacy

Eight respondents highlighted enhanced self-efficacy as one of the learning outcomes. Acquiring a skill or competence boosted the confidence of women with disabilities in their abilities to do business, despite the inhibitions that they faced as physically handicapped:

"What I learnt more from this training is that it is not good for someone to be idle, doing nothing at all. It is good for someone to have something to do no matter the disability" (R17).

In the process of doing business, they learnt to be resilient. This resilience manifested in the form of self-determination, as described by this respondent.

"It doesn't matter whether I am a woman or whether I am disabled. Every business that I do is successful" (R9).

Self-determination

Self-determination was identified by four respondents as an outcome of their learning. Many of the women learnt the value of patience and persistence in business. Although most women had faced some obstacles at one time or another, they had used these as learning points in their business career and as opportunities to either avoid the same mistakes, or identify alternative ways of doing the same business better. Phrases used included: "I have learnt to be patient"; "nothing is impossible if you put your mind to it, then do it"; and "I did not give up. I kept doing my work better until I produced quality work".

Adaptation

Adaptation was identified by three respondents as one of the patterns of behaviour resulting from the learning experiences. The women had learnt to be creative in picking out what aspects to learn. The women with disabilitiess were not necessarily innovative in identifying opportunities, however they were creative and persistent in putting to use the scarce resources that they had at their disposal. One respondent expanded further as follows:

> One mistake I saw with my sister's business when I was working for her was that she was selling so many things at ago she sold almost everything she came across in the market when buying. I realised that it's much better to deal in a few things. Here it's even easier to know whether the business is economically sustainable and to know how much profit is made on each product sold. I therefore decided to deal in one thing and that is matooke and a few other groceries that are manageable (R21).

The women adopted a form of self-adaptation that enabled them to be responsive and made it possible for them to adjust to situational cues from the internal and external environments. This process of change made the women better suited to the business environment, to survive, manage and, in some instances, grow their microenterprises within this environment.

Self-restraint

Self-restraint, also referred to as self-regulation, which may be explicitly defined as self-directed, self-disciplined, self-monitored, and self-corrective behavior (Bandura, 1991), was identified as a learning outcome by five respondents. The self-regulation was referred to mainly in terms of exercising financial discipline in their businesses as summarised by one of the respondents thus:

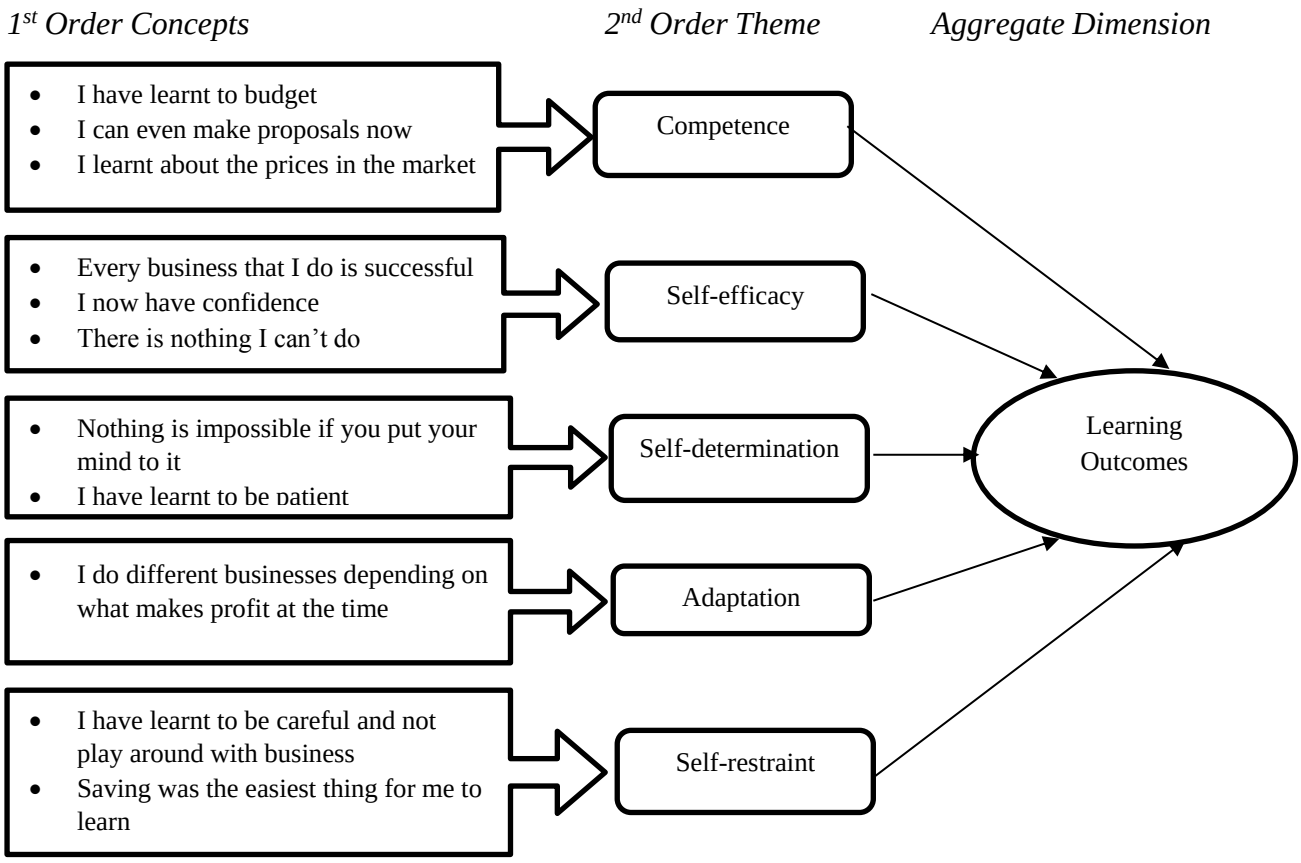
"I have learnt to be careful and not to play around with my business. I have learnt to budget for everything not to just spend money" (R5).

For others, self-restraint resulted in their developing a work ethic and getting rid of a culture of depending on others. Statements such as: "one should try and fail but at least when

they have tried" and "I have learnt that someone has to work and not just wait to beg or be helped", were typical examples of self-directed and self-corrective behaviour.

Figure 5.9 shows how the learning outcomes were derived from data for women with physical impairments.

Figure 5. 9: Progression from Codes to Barriers of Learning Outcomes for Women with Physical Impairments



5.1.5 Research Question Five: Recommendations for an inclusive entrepreneurial learning environment for women with physical impairments.

In answering the fifth question on how entrepreneurial learning can be improved to include learners with varying impairments, the women with physical impairments identified numerous ways in which their learning environment could be adjusted for them to benefit more

from it. Some of the aspects related to their learning needs, some to what they felt should be done by policy makers, and other aspects were directed to the trainers and designers of learning programmes. Women with physical impairments, were the only ones when compared to the other impairment categories as later discussed in sections 5.2.5, 5.3.5 and 5.4.5, who mentioned recommendations for the policy makers. These are illustrated in Table 5.5 and discussed in detail below.

Table 5.5 Findings on Recommendations for an Inclusive Learning Environment for Physical Impairments

Theme	Findings
Recommendations for an Inclusive learning environment	• Learners needs • Policy makers • Trainers

Learners' needs

Those suggestions that related to the women's learning needs included recommendations for the three phases of learning: the pre-learning phase, learning, and post-learning. The pre-learning phases involved doing a training needs analysis in order to understand learning needs, and helping participants develop an esteemed concept of self, before training them. As articulated by one of the respondents:

> WwDs should be trained first of all to accept who they are before they even set out to start a business let them know that the disability is not an issue if you want to succeed forget about the disability and think about yourself as a person don't look at the disability part (R18).

The actual learning phases included suggestions made by the women covering what they wanted to learn, and the method in which they felt they should be taught. Most of the women mentioned their desire to be trained in business growth and improved financial management. They also preferred the mode of instruction to be practical. Typical statements

include: “if someone could teach me how to expand from this one sack of charcoal to two sacks…”; “I would want to be trained on how to make a good class presentation”; and “the best way is to teach using examples”.

The post-learning phases included the need for follow-up on trainings as stated by one respondent:

“It’s been long since they last taught us. They should resume again. There new members among us who have never been trained at all” (R5).

Trainers

For most of the women, being trained without accompanying capital meant that the training would come to nothing. These sentiments were shared by one of the respondents thus:

“They should not just train WwDs, but also give them some startup capital. The startup capital helps the women go practice what they have learnt” (R30).

Policy makers

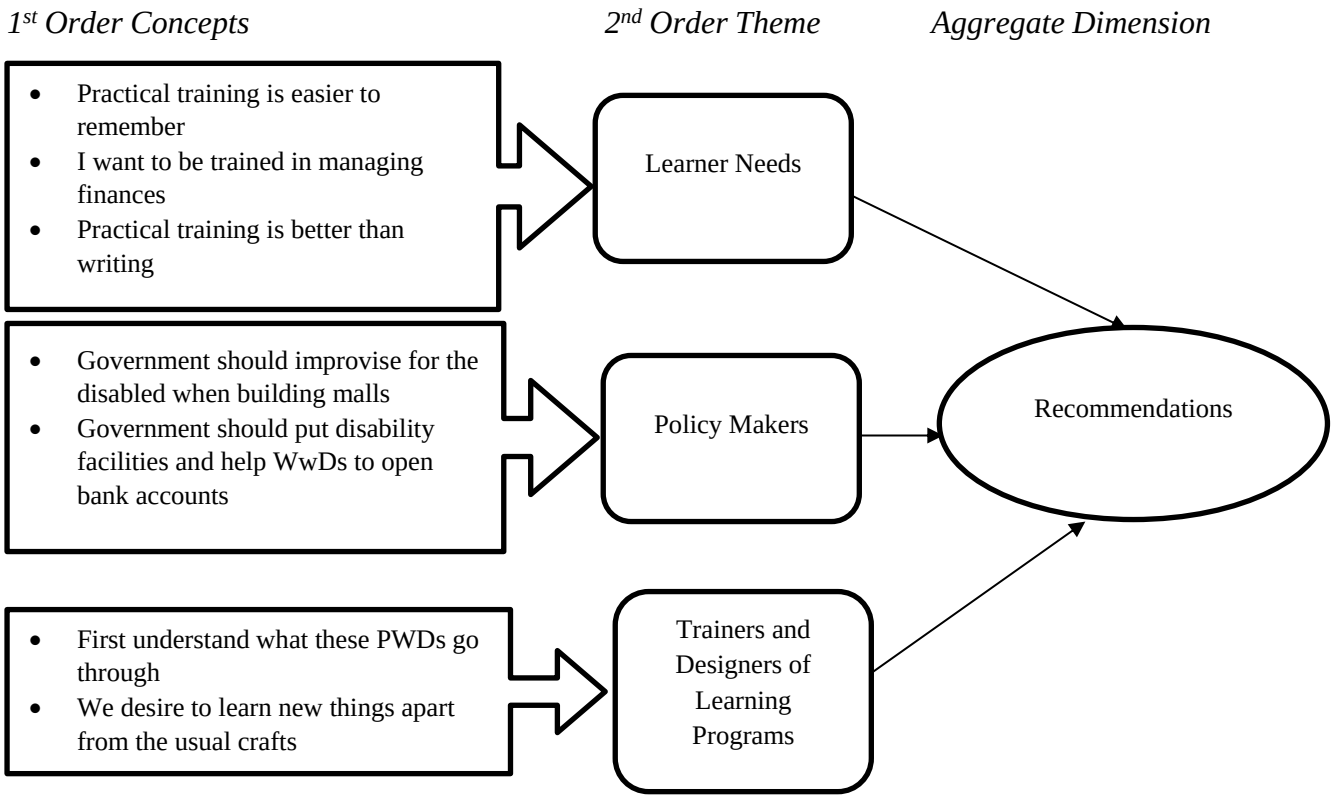
Some of the recommendations suggested by the women were in reference to infrastructural support and basic welfare that is typically accorded to people with disabilities living in developed countries.

> The government should assist the disabled people in this country …. They should have banking halls for disabled people. For example, when I go to the bank, I suffer to stand for a long time. You find that some disabled people don’t bank their money because accessing these banks is not easy for them so they end up misusing the money at home (R34).

> Also the government should improvise for the disabled women when they are building malls and offices most of these buildings are not user friendly for us (R31).

Figure 5.10 shows how the recommendations were derived from data of women with physical impairments.

Figure 5.10: Progression from Codes to Recommendations for Physical Impairments



In summary this sub section on the physical impairment mini case study has presented findings in response to the five research questions that were posed at the start. The responses are based on the perceptions and understanding of 17 women with physical impairments as well as the researchers' interpretations and analysis of those perceptions as summarised in Table 5.6 below.

Table 5.6: Summary Table of Findings on Physical Impairments

	Themes	Findings
Research Question One	*Perceptions of Economic Sustainability*	Sufficient Livelihood
		Enterprise Growth
		Empowerment
	Economic Sustainability Drivers	Positive Self-concept
		Self-determination
		Social Support
		Self-restraint
	Economic Sustainability Barriers	Scarce Resources
		Impairment
		Marginalisation
		Constricting Institutional Frameworks
Research Question Two	*Learning Approaches*	Experiential
		Observation
		Semi-formal
		Prejudicial
		Self-generated
		Emotionally driven
		Creative
Research Question Three	*Learning Enabler*	Social Support
		Self-determination
		Shared Understanding of Learners Needs
	Learning Impeder	Financial Constraints
		Social constraints
Research Question Four	*Learning Outcomes*	Competency Development
		Enhanced Self-efficacy
		Self-determination
		Adaptation
		Self-restraint
Research Question Five	*Recommendation for Inclusive Learning*	Learners' Needs
		Policy Makers
		Trainers

5.2 PART II: Visual Impairments Mini Case Study

This section presents findings on the visual impairment category of women with disabilities: the blind and partially sighted. Six women entrepreneurs were interviewed who were exhibiting neurological visual impairments, cataracts, glaucoma, diabetic retinopathy, missing one eye or age-related muscular degeneration. None of the respondents had a visual assistive device, and all either had to use a human guide or cane to feel their way around. The age range for these women was between 24 and 47 years. Some of the women were involved in trade, including agriculture and food processing, with a few doing crafts and one owning a retail store. Only one had a higher level of education; two had not progressed beyond primary school level; and two had not received any form of education. Although half of these women belonged to a disability association, only one reported active participation. For a detailed description of the visual impairment category, see Appendix 8**.** The sub-sections below provide findings for the visual impairment mini case in relation to the research questions.

5.2.1 Research Question One: Understanding economic sustainability of microenterprises operated by women with visual impairments

In answering the first research question that related to women with disabilities' understanding of economic sustainability, as was the case with women with physical impairments, women with visual impairments also perceived economic sustainability in terms of three dimensions: sufficient livelihood, enterprise growth, and empowerment. They also identified different economic sustainability drivers: self-determination, self-restraint, and social support; as well as economic sustainability barriers: scarce resources, marginalization, impairment, and constricting institutional frameworks, as presented below. However, unlike women with physical and hearing impairments, they did not highlight having a positive self-concept as an economic sustainability driver, as illustrated in Table 5.7 and discussed further below.

Table 5.7: Findings on Understanding Economic Sustainability of Microenterprises for Visual Impairments

Theme	Sub-themes	Findings
Understanding microenterprise economic sustainability	Perceptions of economic sustainability	• Sufficient livelihood • Enterprise growth • Empowerment
	Drivers of Economic sustainability	• Self-determination • Social support • Self-restraint
	Barriers of Economic sustainability	• Impairment • Scarce resources • Marginalisation • Constricting institutional frameworks

Women with visual impairments' perceptions of economic sustainability

Similar to women with physical impairments, the women with visual impairments perceived microenterprise economic sustainability in terms of the three dimensions of sufficient livelihood, enterprise growth and empowerment as further explicated below.

Economic sustainability as sufficient livelihood

As was the case with women with physical impairments, all but one of the women with visual impairments associated economic sustainability with their ability to provide for their families. Typical statements made included: "paying my mother's medical bills"; "I have never lacked food"; "I managed to pay my house rent"; "Savings from the business educate my children". The ability to continue to provide an education for their children, as was the case with women with physical impairments, was a testament to the success of their business. This is illustrated by the following quote:

"That rental house I built has helped me a lot with my children's school fees" (R36).

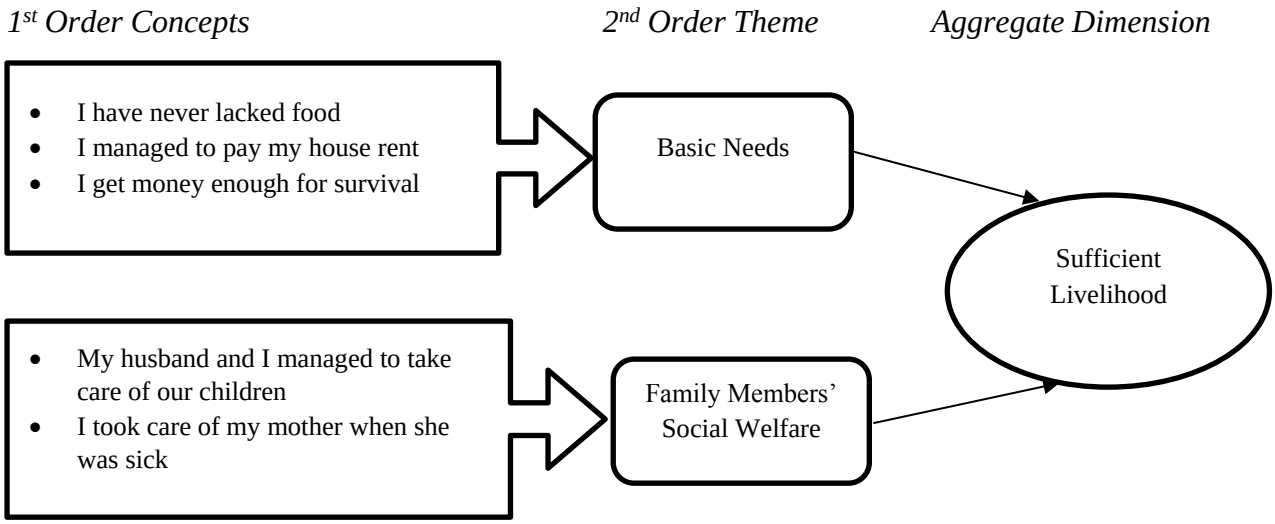
Providing their family members' access to an education that they were not privileged enough to have, gave these women a sense of pride as described by one of the respondents:

> From this business my husband and I who never went to school, have managed to take care of our children and pay their school fees too. One of our children has done Law and one of our daughters has finished a fashion and design course and she is graduating (R14).

What is clear for almost all the women with visual impairments, is the fact that without the business, they would not be able to meet their most important needs and live sustainably. Therefore, a business that enabled them to have a sufficient livelihood was viewed as one that is sustainable.

Figure 5.11 shows how the dimension of sufficient livelihood was derived from the data of women with visual impairments.

Figure 5.11: Progression from Codes to Sufficient Livelihood Dimension for Visual Impairments



Economic sustainability as enterprise growth

Four respondents explained economic sustainability as enterprise growth. They identified revenue generation and savings as growth indicators. In this category of women, using business savings to expand and improve the enterprises, rather than acquiring loans, was considered to be economic sustainability. These sentiments are captured in the following statement:

"I would really want to develop my business with the little I have, I do not want to get loans. I want to save and use my own savings to grow my business" (R14).

As with women with physical impairments, most of these women used informal avenues to save their money, whether this was using an individual savings box kept in their homes, or in a savings group. The following two quotes capture the gist of this:

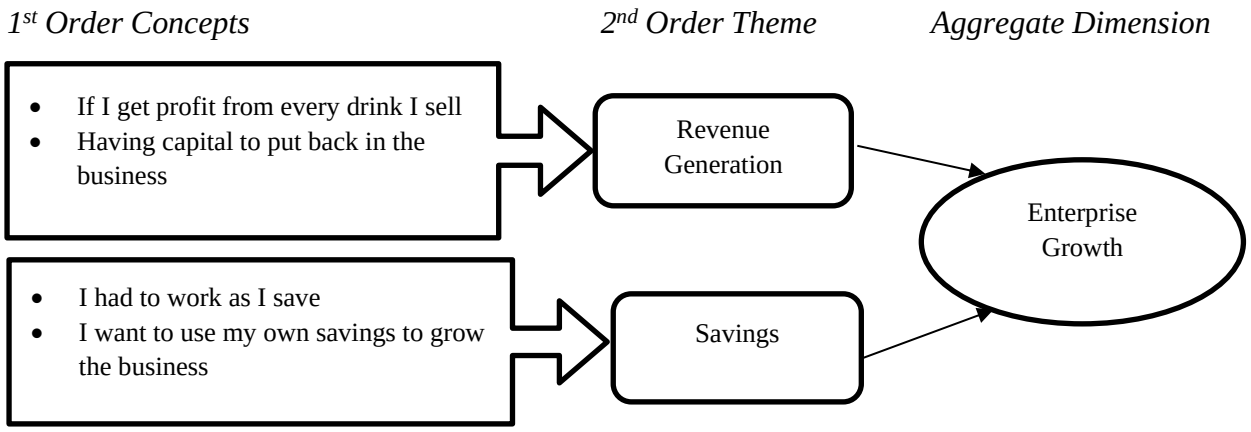
"I managed to save all that money because I had a metallic box I had bought where I used to put my money" (R36).

"I know it with in me that I have to save. I made sure that I join a savings group where I save three thousand shillings per day" (R14).

These women preferred to use informal savings instruments as opposed to the formal savings and lending institutions. This is because the cost of saving in the bank is high compared to a saving group, with banks being viewed as very harsh institutions that confiscate people's property when they fail to pay. Savings groups are also preferred because they are formed on trust and social networks, and they tend to have more flexible payment terms. In addition, there are very few banks located close to their business premises, and going to a bank requires that a woman with visual impairments must either overcome the many logistical barriers of getting to a bank on their own, or suffer the financial burden of hiring a guide themselves.

Figure 5.12 shows how the dimension of enterprise growth was derived from data of women with visual impairments.

Figure 5.12: Progression from Codes to Enterprise Growth Dimension for Visual Impairments



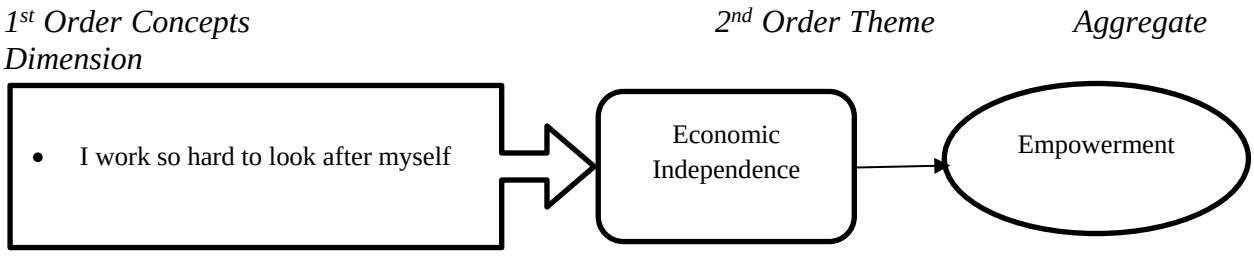
Economic sustainability as empowerment

Only one respondent understood economic sustainability in terms of empowerment. She believed that a sustainable business was one that enabled her to take care of herself and not be a dependent:

"I have some relatives who have money. But not at any one time did I ask for money from anyone. I worked hard to look after myself. I was even looking after my late brother's four children" (R33).

Figure 5.13 shows how the dimension of empowerment was derived from data of women with visual impairments.

Figure 5.13*: Progression from Codes to Empowerment Dimension for Visual Impairments*



Drivers of economic sustainability for women with visual impairments

In sharing their understanding of economic sustainability, women with visual impairments shared those aspects that facilitate the economic sustainability of their enterprises. As with women with physical impairments, self-determination was also identified as the main driver of economic sustainability.

Self-determination

Self-determination was identified by five respondents as a major driver of economic sustainability. When asked what identity they associated with, most women mentioned having a disability. However, they were quick to state that being blind did not deter them from persisting in business, as was stated by one of the women:

"Having a disability is not an issue to me. God gave me life like any other person. If I can do something and take good care of myself then I am like any other person" (R33).

Emphasis was given to the importance of having resilience when business is not doing well. For some women, the motivation to persist often came out of desperation as they had no alternative source of income if they closed the business. For others, it was the fear that their children would become subject to the same vicious cycle of poverty if they did not try to work through the obstacles in business. These sentiments are captured in the following statement:

> Business is all about determination, I am very hardworking. Despite my disability I wake up at 5am and go to the market to buy groceries for my stall then come back to my stall and work. I do not want my children to work in a market. I never bring them here. I want them to have a good education and have better jobs (R14).

Social support

Social support was identified by three respondents as the second facilitator of economic sustainability. These women, because of their visual impairment had to rely on their social networks to support them in various aspects of running their business. Some of this support

was in helping them to confirm amounts of money paid to them and purchase raw materials that are not easily accessible, as these women explained:

"*I ask my neighbor here to help me check the money to see if it is enough" [R35] and*

"My husband helps me to buy everything that I need for the business, especially with buying things from the city" [R33].

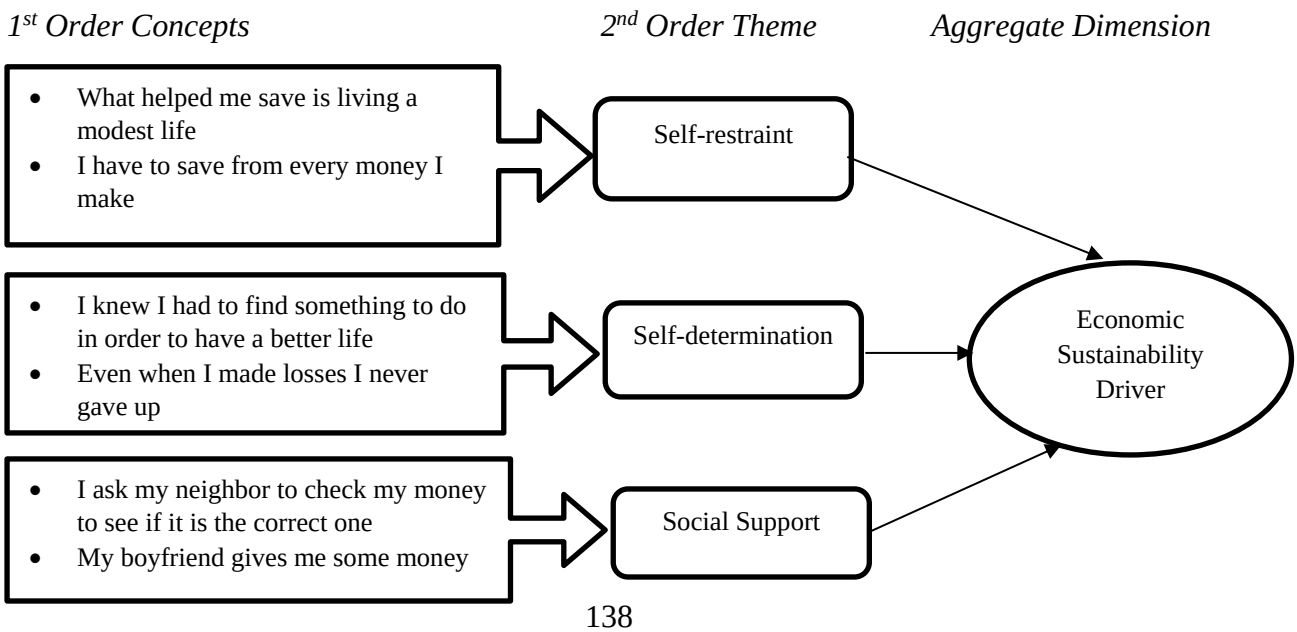
Self-restraint

Self-restraint was also identified as a facilitator of economic sustainability by two respondents. The success of their businesses depended on their ability to save money and reinvest it into the business. It also meant that they needed to be in control of their lifestyles and ensure that enterprise finances were not compromised as described by this participant:

> One of the things that helps me save for my business is to live a modest life, I don't mind whether people laugh at me because I have only one dress. So not being extravagant has helped me to save some money (R14).

Figure 5.14 shows how the drivers of economic sustainability were derived from data of women with visual impairments.

Figure 5.14*: Progression from Codes to Drivers of Economic Sustainability for Visual Impairments*



Barriers to economic sustainability for women with visual impairments

Once again, as in the case of women with physical impairments, those with visual impairments identified the same barriers including scarcity of resources, marginalisation, impairment, and constricting institutional frameworks. However, for women with visual impairments, marginalisation was considered to be a greater challenge than having an impairment.

Scarce resources

Scarce resources were identified as a barrier to economic sustainability by five respondents. Scarcity of resources was mainly in relation to limited capital to either reinvest in the business or attend business-related trainings. Most of the capital from their enterprises was used to cater for basic needs, such as medical bills, food, shelter, and school fees for their children. Therefore, they were left with very meagre resources to reinvest into the business.

Lack of capital further prevented women with visual impairments from getting the medical care that would have otherwise helped to alleviate their impairment and make running their business easier, as described by this respondent:

> I have had a problem with my eyes for a long time. There are even times when I don't see at all and if affects how I run my business. When I went to hospital, they advised that I get special eye glasses but I have not yet got money to buy them (R35).

Marginalisation

Marginalisation was identified by four respondents as the other main barrier to economic sustainability. The women with visual impairments had frequently come across unpleasant situations and experienced prejudice. They were often undermined, taken advantage of, and cheated in business by customers, suppliers and, in some cases, family members. The quote below illustrates this marginalisation:

> Sometimes I buy this food when it is already packed in sacks and the person I buy it from does not allow me to open the sack to check what is there. So

> many times on reaching here I find some of the food in the sack is already spoilt. That becomes a loss and there is nothing that I can do about it (R35).

One respondent describes the marginalisation by a family member:

> Men undermine us the blind people a lot. I have had two husbands, but they both run away when I got pregnant. They don't support me with the children's fees. One of them never even wanted me to work. He wanted me to sit at home. Yet he even later left me (R36).

Impairment

In addition, three respondents identified having an impairment as another barrier to economic sustainability. Their visual impairment inhibited them from accessing certain resources. Unlike other kinds of impairments, women with visual impairments directly lose money as a consequence of their impairment, as was described by one respondent:

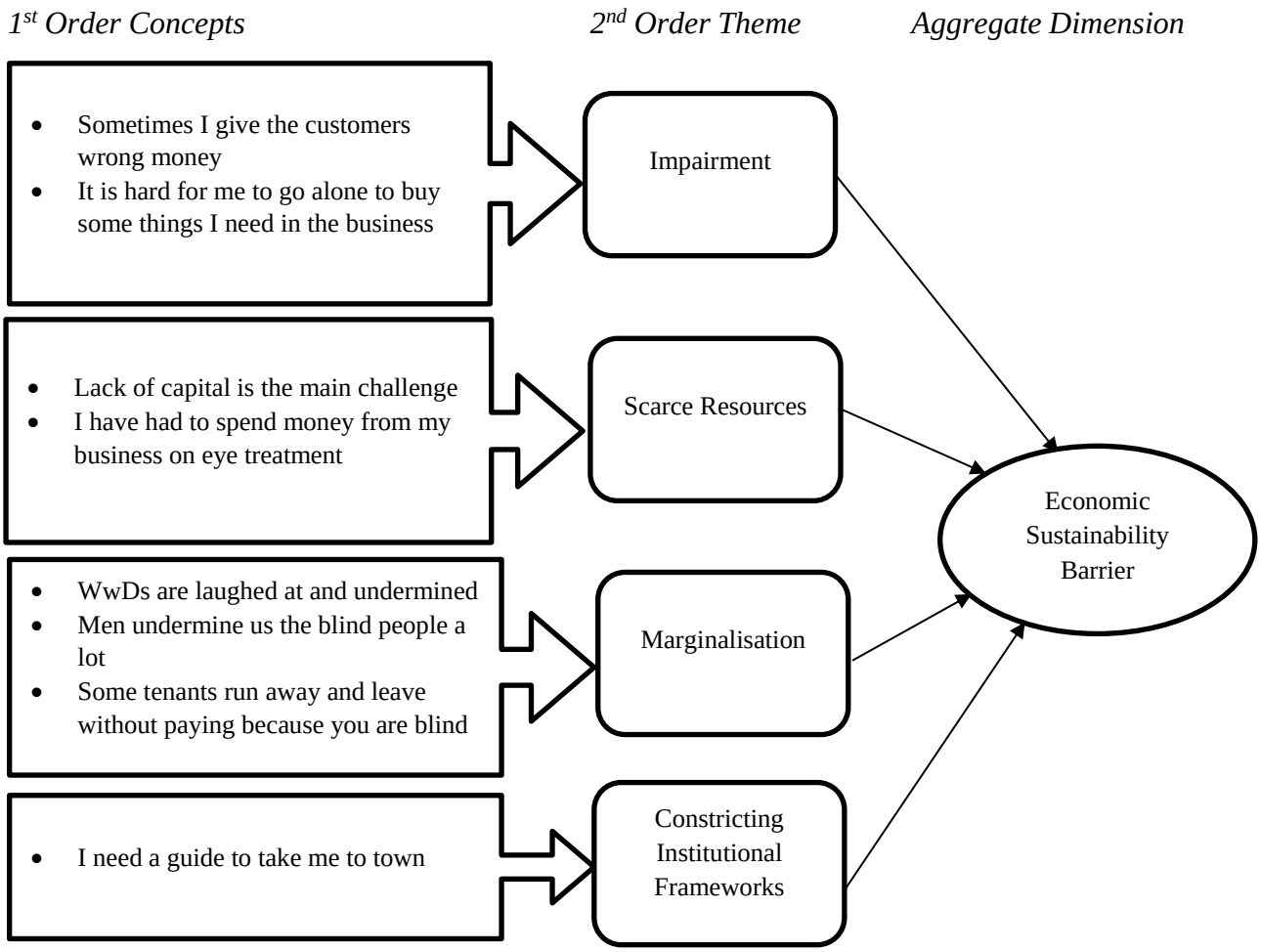
"Sometimes in the evenings I end up giving back a customer much more money than I should have given him or sometimes some customers can give me less money" (R35).

Constricting institutional and legal frameworks

Constricting institutional and legal frameworks were identified by one respondent in regard to issues of accessibility. It is often the case that women with a visual impairment depend on others for transportation to their workplace, or use private taxi services at high costs. Physical and infrastructural barriers in the environment, such as the absence of appropriate pavements, landmarks or even clustered public areas, deprive people with visual impairments of the right to safe access, as well as mobility, and therefore cause dependency. Factors such as these prevent people with disabilities from exercising their right to full participation in business.

Figure 5.15 shows how the barriers of economic sustainability were derived from data for women with visual impairments.

Figure 5.15: Progression from Codes to Barriers of Economic Sustainability for Visual Impairments



5.2.2 Research Question Two: The entrepreneurial learning patterns of women with visual impairments

In response to the second research question on how women with disabilities learn in social settings, women with visual impairments adopted only two learning approaches: self-generated learning and learning through experience as illustrated in Table 5.8 and further discussed below.

Table 5.8: Findings on Entrepreneurial Learning Portfolio for Visual Impairments

Theme	Findings
Entrepreneurial learning portfolios	• Experiential learning • Self-Generated learning

Learning portfolio of women with visual impairments

Most women with visual impairments adopted more than one learning approach.

Self-generated learning

Self-generated learning was identified by three respondents. They believed that most of the skills they had used to make a living, they had learnt on their own, and most of what they knew they had picked up outside of any formal education:

> I taught myself this business. I was looking for something I could do so that I am able to look after my family, so I had to think hard, and that is how I came to start this business (R35).

Experiential learning

Experiential learning was identified by two respondents. They developed knowledge, skills and attitudes towards business from direct experiences outside the traditional academic setting:

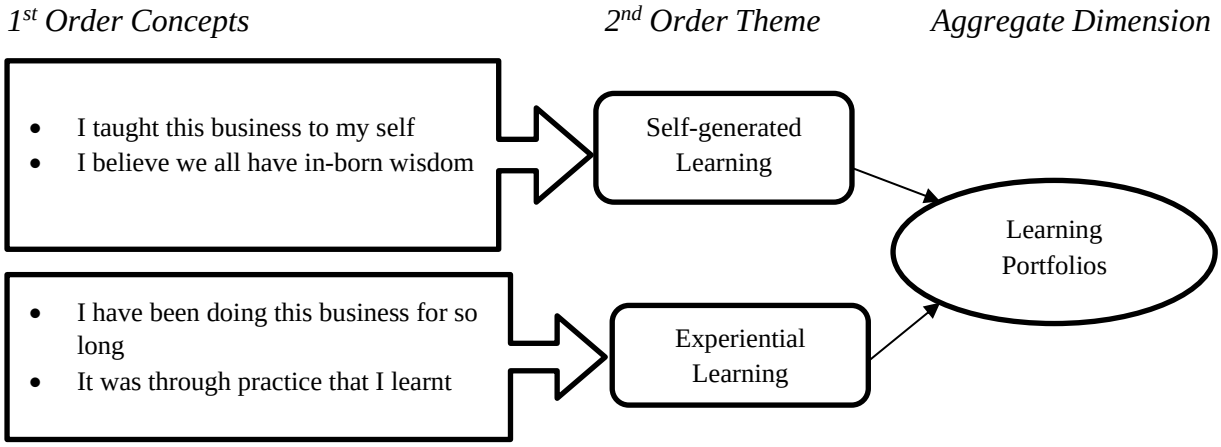
> My auntie's husband had many children. The saucepan we used for cooking food was big enough for a whole jerry cane of water. I used to cook food in that whole sauce pan alone. That is why in the maize business I was able to cook a lot of maize in a very big saucepan because I had experience in that (R36).

Unlike women with physical impairments who identified observation learning as one of the main approaches to learning, those with visual impairments did not mention it. This is

because observation learning happens through the process of watching and imitating others (Bandura, 1977). It also comes as no surprise that for this category of women, self-generated learning was the most commonly identified. Considering their unique view of the world and the environment in which they operate, most of what they learn is through self-discovery. They do this by understanding their visual impairment, and learning how to problem-solve and make the necessary adaptations to be successful.

Figure 5.16 shows how the learning portfolios were derived from data for women with visual impairments.

Figure 5.16: Progression from Codes to Learning Portfolio for Visual Impairments



5.2.3 Research Question Three: The entrepreneurial learning patterns of women with visual impairments

In answering the third research question on the consequences of women with disabilities' intersecting social identities of gender and disability for their entrepreneurial learning, women with visual impairments responses related to those aspects that either enabled or impeded their learning. They identified self-determination, and having a positive self-concept, as learning enablers; and highlighted interpersonal constraints as a learning impeder. This was the only one impairment category that identified having a positive self-concept as a learning enabler as illustrated in Table 5.9 and further discussed below.

Table 5.9: Findings on Intersectionality and Entrepreneurial Learning for Visual Impairments

Theme	Sub-themes	Findings
Intersectionality and entrepreneurial learning	Learning enablers	• Positive self-concept • Self-determination
	Learning Impeders	• Interpersonal constraints

Learning enablers for women with visual impairments

Women with visual impairments identified two learning enablers: having self-determination and a positive self-concept.

Self-determination

Three respondents identified self-determination as the main facilitator of their learning. They set goals of what they wanted to achieve, and they then committed to learn whatever was necessary for them to achieve those goals. The prospect of eventually owning their businesses and making a living out of them motivated them to persevere, despite the challenges that they faced:

> I had so many problems because I had no money so I decided to learn how to make rosaries that I could sell so that I can at least buy food, pay rent and school fees for my daughter… Learning to make rosaries was not an easy thing. It took a long time but I was determined to learn and now I have benefited (R8).

Self-concept

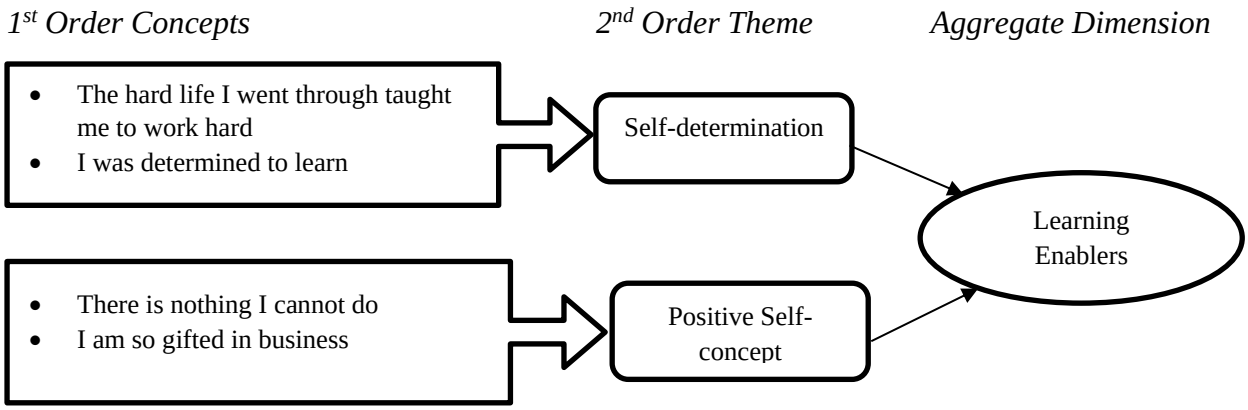
Self-concept was identified as a learning enabler by one respondent who believed that she had an innate ability to succeed at whatever she set her mind to learn or do. Her self-concept

was based on her sense of identify and rooted in her sense of self-worth. She was therefore able to make decisions, take responsibility, take risks, and foster independence:

"You know us, the blind people, have been gifted by God with different senses. I didn't go to school, but God has gifted me so much: I know how to count and calculate the money in my business" (R36).

Figure 5.17 shows how the learning enabler was derived from data for women with visual impairments.

Figure 5.17: Progression from Codes to Learning Enablers for Visual Impairments



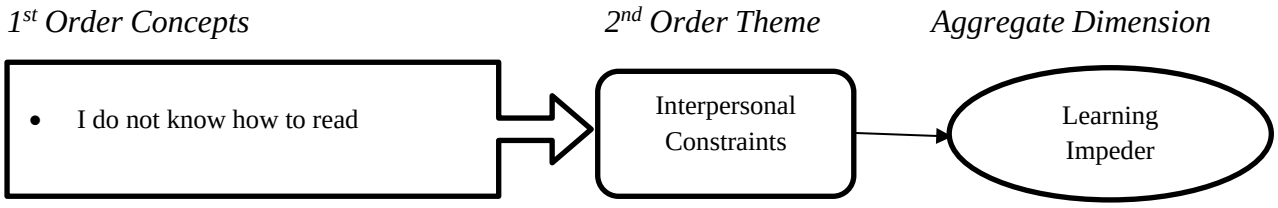
Learning impeders for women with visual impairments

Only one learning impeder, interpersonal constraints was identified by one of the respondents. The failure by organisers of training programmes to take into consideration the learners' individual learning needs and impairments, made it next to impossible for the learner to benefit from the training:

> I really want to go for those trainings but I have a problem with writing. I don't know how to read may be just listening to what is being said and sometimes you feel you have not benefited much out of a training (R36).

Figure 5.18 shows how the learning impeder was derived from data for women with visual impairments.

Figure 5.18: Progression from Codes to Learning Impeder for Visual Impairments



5.2.4 Research Question Four: Entrepreneurial learning outcomes of women with visual impairments

In answering the fourth question on learning outcomes, similar to women in all other categories of impairments, women with visual impairments identified four outcomes. These included enhanced self-efficacy, self-determination, competency development, and adaptation. These findings are illustrated in Table 5.10 and discussed further below. However, women with visual impairments did not highlight learning outcomes, such as self-restraint, opportunity identification and strategic interactions, which had been mentioned by the other categories of impairment.

Table 5.10: Findings on Entrepreneurial Learning Outcomes for Visual Impairments

Theme	Findings
Entrepreneurial learning outcomes	• Competence development • Self-efficacy • Self-determination • Adaptation

Self-efficacy

Enhanced self-efficacy was identified by three respondents as one of the learning outcomes. Self-efficacy was defined in terms of the confidence and boosted self-esteem that they had gained from learning how to manage the business:

> The confidence that I have gained in business, has helped me in a way that even when I find something wrong in my business, I will research about it to find out what has gone wrong. I just do not give up on something (R33).

Self-determination

Self-determination was identified by two respondents as another outcome of learning. Statements made by the women included: "I have stayed in this business so long because I have learnt to be determined" and "what I have learnt most in this business is patience".

Competency development

In addition, competency development was identified by two respondents as a learning outcome. They expanded on the competencies that they had developed, specifically highlighting marketing skills and customer care:

"When I go to the market and see something good that customers will buy, I make sure I get it and display it on my stall this helps me make profits" (R14).

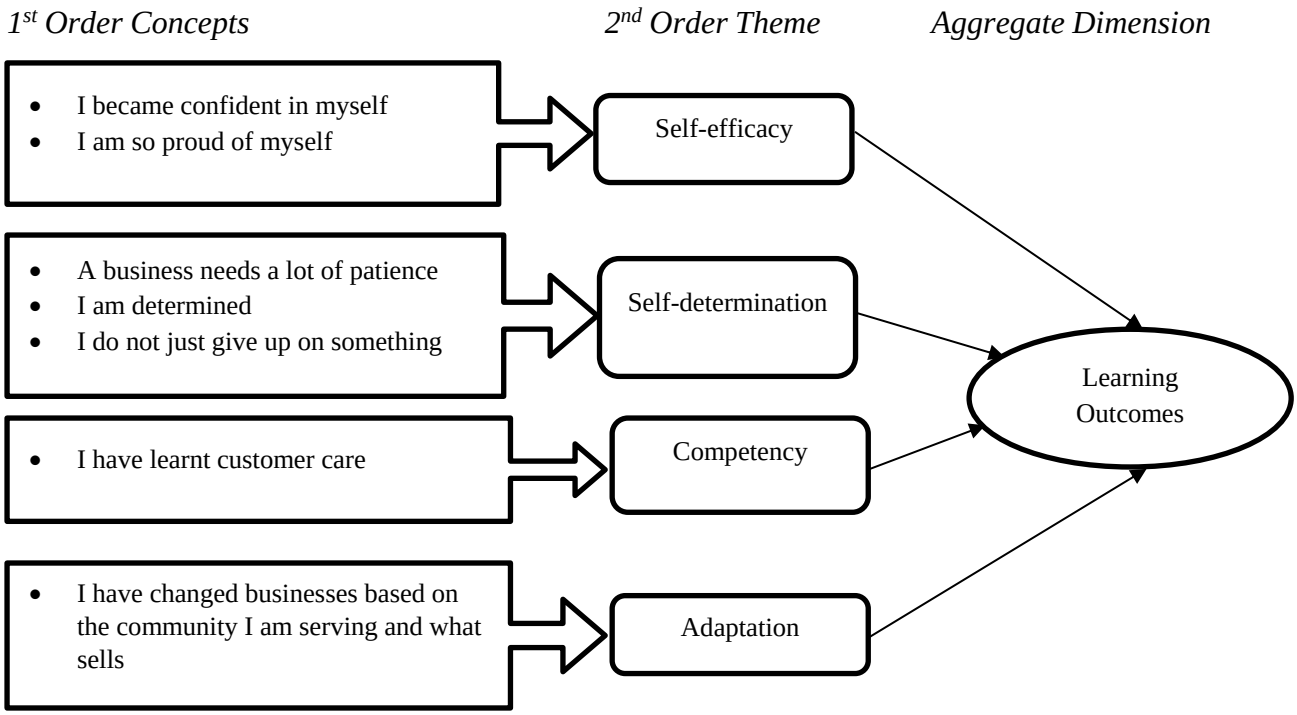
Adaptation

One respondent regarded adaptation as a learning outcome. The experience she had received from one business was used to identify an opportunity in another area:

> After owning my small kiosk in the eastern part of the country I moved locations and I realised that where I had moved there were no people doing business. People had to travel long distances to purchase food staffs. So, I decided to start a retail store that people could easily access and am making money out of it (R33).

Figure 5.19 shows how the learning outcomes were derived from data for women with visual impairments.

Figure 5.19*: Progression from Codes to Learning Outcomes for Visual Impairments*



5.2.5 Research Question Five: Recommendations for an inclusive entrepreneurial learning environment.

In answering the fifth question, women in the other three categories of impairments provided recommendations regarding policy making, and entrepreneurial learning trainers. However, this was not the case for women with visual impairments, who only identified recommendations based on their learning needs as illustrated in Table 5.11 and discussed in detail below.

Table 5.11: Findings on Recommendations for an Inclusive Learning Environment for Visual Impairments

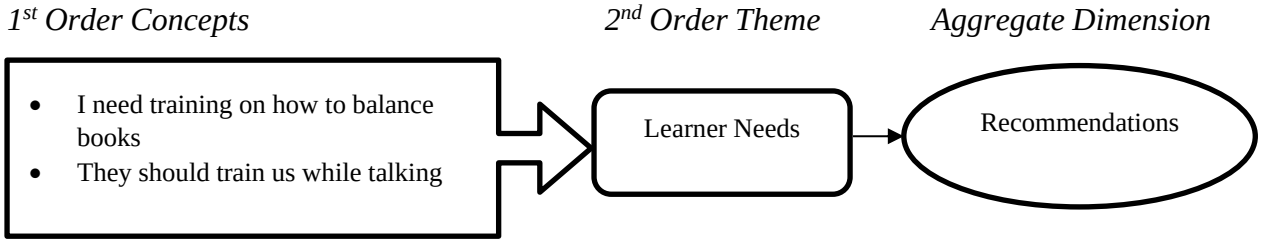
Theme	Findings
Recommendations for an Inclusive learning environment	• Learners needs

The women stated their need for more business management training in general, and financial management specifically. Typical statements made were: "trainers should come and teach us how to run a business" and "I need training on how to balance my books". They also suggested a need for training that takes into consideration the learning needs of women with visual impairments. A respondent explained:

"They should train us while talking because blind women do not see. Do more of listening" (R36).

Figure 5.20 shows how the recommendations were derived from data for women with visual impairments.

Figure 5.20*: Progression from Codes to Recommendations for Visual Impairments*



In summary this sub section on the visual impairment mini case study has presented findings in response to the five research questions that were posed at the start. The responses are based on the perceptions and understanding of six women with visual impairments as well as the researchers' interpretations and analysis of those perceptions as summarised in Table 5.12 below.

Table 5.12: Summary Table of Findings on Visual Impairments

	Theme	Findings
Research Question One	*Perceptions of Economic Sustainability*	Sufficient Livelihood
		Enterprise Growth
		Empowerment
	Economic Sustainability Drivers	Self-determination
		Social Support
		Self-restraint
	Economic Sustainability Barriers	Scarce Resources
		Impairment
		Marginalisation
		Constricting Institutional Frameworks
Research Question Two	*Learning Approaches*	Experiential
		Self-generated
Research Question Three	*Learning Enabler*	Positive self-concept
		Self-determination
	Learning Impeder	Interpersonal Constraints
Research Question Four	*Learning Outcomes*	Competency Development
		Enhanced Self-efficacy
		Self-determination
		Adaptation
Research Question Five	*Recommendation for Inclusive Learning*	Learners' Needs

5.3 PART III: Other Impairments Mini Case Study

This section presents findings on the other impairment category of women with disabilities. This group comprised a total of six women entrepreneurs with other disabilities such as mental, speech, albinism, learning and multiple/intersecting disabilities. Although this category represented respondents with mental, speech and learning disabilities, only those candidates whose impairment was not so severe as to prevent them from informed consent and understanding what the research was about, were considered. Therefore, those with mild or moderate cases of these impairments participated in this study. The age range for these women was between 21 and 55 years. Most of the women were involved in food processing; with one making crafts; and one owning a local bar. None of the women had a high level of education: three had received up to a secondary level of education, and two had received a primary level of education, with one having received no education at all. In addition, only one of the women reported belonging to and actively participating in a disability association. In comparison to those in the other three impairment categories, women with other impairments had the smallest micro-businesses with very low capital investment and returns. Most of them were also not the sole owners of the business and were supported by a family member or friend. For a detailed description of the other impairment category, see Appendix 9**.** The sub-sections below provide findings for the other impairment mini-cases in relation to the research questions.

5.3.1 Research Question One: Understanding economic sustainability of microenterprises operated by women with other impairments

Like women with physical and visual impairments, in answering the first research question which examined how women with disabilities understand microenterprise economic sustainability, women with other impairments understood it in terms of enterprise growth, sufficient livelihood and empowerment. However, unlike these two categories (physical and visual), sufficient livelihood was found to be secondary to enterprise growth for women with other impairments. These women also identified economic sustainability drivers, such as self-determination, self-restraint and social support, and economic sustainability barriers, such as

scarce resources, marginalisation, impairment, and constricting institutional frameworks, as presented below. They also, unlike those with physical impairments and similar to those with visual impairments, did not highlight having a positive self-concept as an economic sustainability driver, as illustrated in Table 5.13 and discussed further below.

Table 5.13: Findings on Understanding Economic Sustainability of Microenterprises for Other Impairments

Theme	Sub-themes	Findings
Understanding microenterprise economic sustainability	Perceptions of economic sustainability	• Sufficient livelihood • Enterprise growth • Empowerment
	Drivers of Economic sustainability	• Self-determination • Social support • Self-restraint
	Barriers of Economic sustainability	• Impairment • Scarce resources • Marginalisation • Constricting institutional frameworks

Women with other impairments' perceptions of economic sustainability

Economic sustainability as enterprise growth

Five respondents identified enterprise growth as the most important indicator of economic sustainability. Enterprise growth was understood mainly in terms of operating profits and savings, as described by these two respondents:

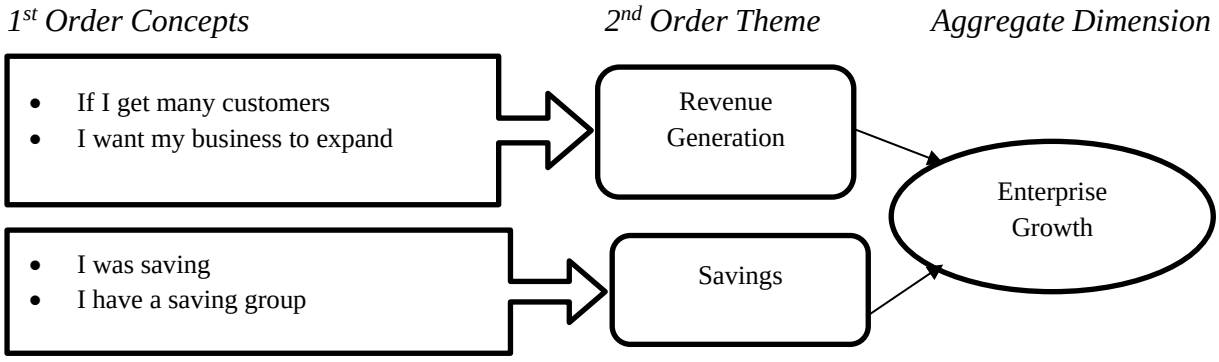
"*In order for you to know that a business is doing well, you have to balance your books, look at how much money has been spent, and how much profit has been made" (R24) and*

"*I have a saving group that I joined. Every day I save five thousand shillings in this group" (R26).*

Furthermore, economic sustainability was also understood in terms of business expansion and increased sales as a result of a growing customer base. It is important to highlight that although the women were not experiencing these particular indicators in their businesses at the time, they aspired towards seeing them happen. They therefore viewed them as signs of economic sustainability as well. Typical statements used included: "If I get many customers in a week, then I will know that my business is doing well" and "I would want my business to become really big by selling other food staff".

Figure 5.21 shows how the dimension of enterprise growth was derived from data of women with other impairments.

Figure 5.21*: Progression from Codes to Enterprise Growth Dimension for Other Impairments*



Economic sustainability as sufficient livelihood

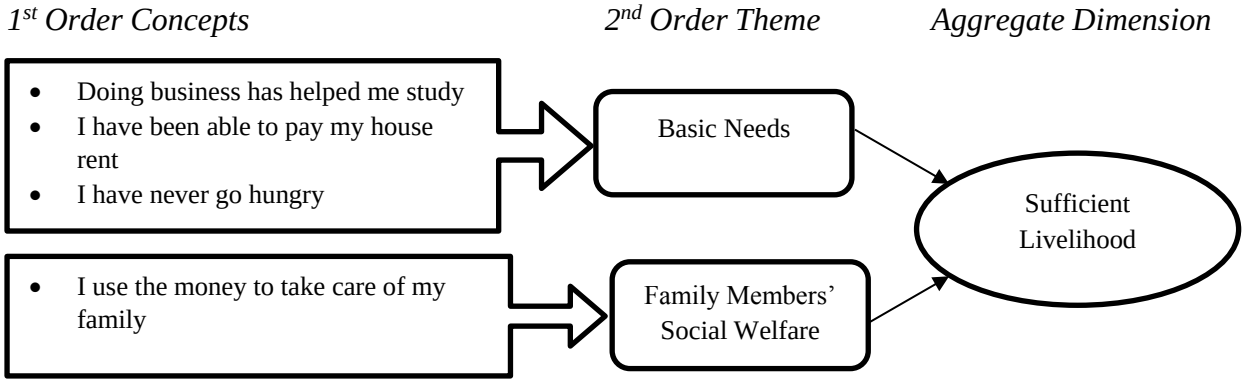
Five respondents also understood economic sustainability as having a sufficient livelihood, in terms of their ability to meet basic needs and provide for their families. These sentiments are captured in the following statements:

"The best part is that I do not beg anyone for help or for money to buy food for my family. I never go hungry. I always have food on the table" (R24) and

"Doing this business has helped me study till my senior four" (R19).

Figure 5.22 shows how the dimension of sufficient livelihood was derived from data of women with other impairments.

Figure 5.22*: Progression from Codes to Sufficient Livelihood Dimension for Other Impairments*



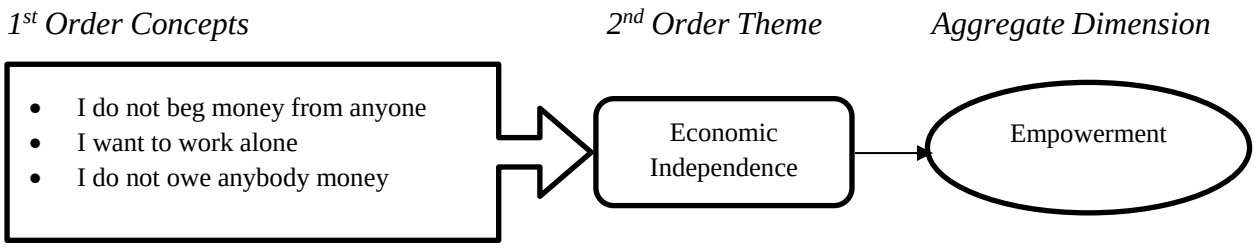
Economic sustainability as empowerment

Three respondents understood economic sustainability as empowerment. This empowerment was viewed as having independence and self-respect. These women felt that they were able to fully participate in, contribute to, and benefit from managing and owning a business. The way in which they related to society and the economy was transformed. They acquired competencies necessary for them to gain confidence and take control of their own lives:

"The best thing I have benefited is that I do not beg for money from any one and I am never stuck when I have a problem" (R24).

Figure 5.23 shows how the dimension of empowerment was derived from data for women with other impairments.

Figure 5.23*: Progression from Codes to Empowerment Dimension for Other Impairments*



Drivers of economic sustainability for women with other impairments

Women with other impairments highlighted three drivers of their microenterprise economic sustainability.

Self-determination

Self-determination was identified as one of the main drivers of economic sustainability. The women were able to quickly acclimatise to the typical disruptions that come with having an impairment, while continuing to manage their businesses. They were grateful for what they had and even when facing tough situations, they considered the situation in a broader context of how they would benefit in the long run, as described by the respondent below:

> It is not good to despise yourself because you are disabled. Even if you are earning very little, a disabled woman should work. Patience has enabled my business to stand for long. You lose out and try to reinvest again. It is all about patience (R23).

Social support

Similarly, social support was identified as the other main driver of economic sustainability by three respondents. The women gathered and obtained resources through their personal and professional networks. These networks provided them with access to business opportunities, markets, ideas, information, advice, and other resources. A respondent explained:

"I have friends who can buy my products, and also help me to market my products. My mother also sometimes helps me to buy the materials that I need in the business" (R15).

Another respondent corroborated this view:

> There is a small savings group that I joined. My friends benefited out of it and they convinced me to join. It is through that saving group that I got capital to start up my business. It is where I get some capital to add in the business (R24).

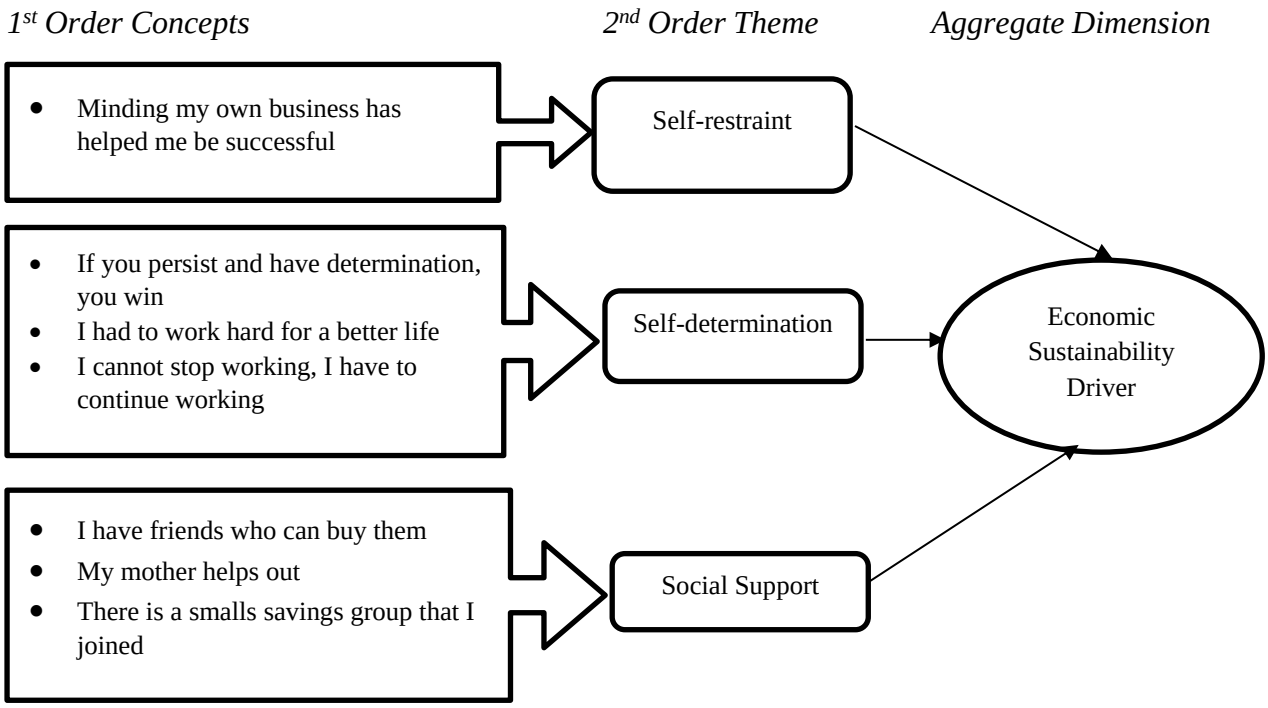
Self-restraint

One respondent identified self-restraint as a driver of economic sustainability. This self-restraint expressed itself in terms of perseverance, the ability not to give up despite failure and setbacks, self-control, and the ability to resist distractions:

> Minding my own business has helped me to be successful. If I give a customer something on credit and you promise me to pay the following day and you do not, I will look for you at your home to demand for my money. I even had a motto that said you are my friend but my business does not know you or call you a friend (R26).

Figure 5.24 shows how the drivers of economic sustainability were derived from data for women with other impairments.

Figure 5.24*: Progression from Codes to Drivers of Economic Sustainability for Other Impairments*



Barriers to economic sustainability

Women with other impairments identified four top barriers that they consider as obstacles to economic sustainability: marginalisation, scarce resources, impairment and constricting institutional frameworks. Unlike women with physical impairments and visual impairments who highlighted scarce resources as the main barrier to economic sustainability, the women with other impairments highlighted marginalisation as the main barrier.

Marginalisation

Marginalisation was identified by all the respondents. Many of the women were treated in an unsympathetic and inferior manner by the communities in which they operated their businesses. The discourteous treatment they faced was perceived as a form of discriminatory behaviour towards them. These quotes highlight the hostile discrimination by the communities in which they operate:

"Having a disability has made people undermine me a lot. People talk about me and even call me names. Sometimes I also ask myself why God created me like this. It makes me feel so sad" (R26).

Another respondent corroborated this view:

"Sometimes I get fed up when people look at me and laugh at me. It makes me feel so bad. That sometimes makes it so hard for me to work" (R19).

Scarce resources

Scarce resources were identified by five respondents. Insufficient financial capital was considered to be a major hindrance to economic sustainability. For some respondents, the vicious cycle of constantly relying on meagre finances had a chokehold on the progress of their businesses, as reiterated by one respondent:

"Sometimes when I don't have money. I have to put the weaving business on hold until I get money to buy more threads" (R15).

Impairment

In addition, having an impairment was identified as the other barrier to economic sustainability by two respondents. For some of the women, having a disability made it hard to carry out day-to-day tasks, and in some extreme cases, necessitated that they hire assistants to help them undertake those tasks, as was stated by one respondent:

"I have a lot of pain in the chest so this hinders my business a lot. At times, I have to pay people to help me" (R23).

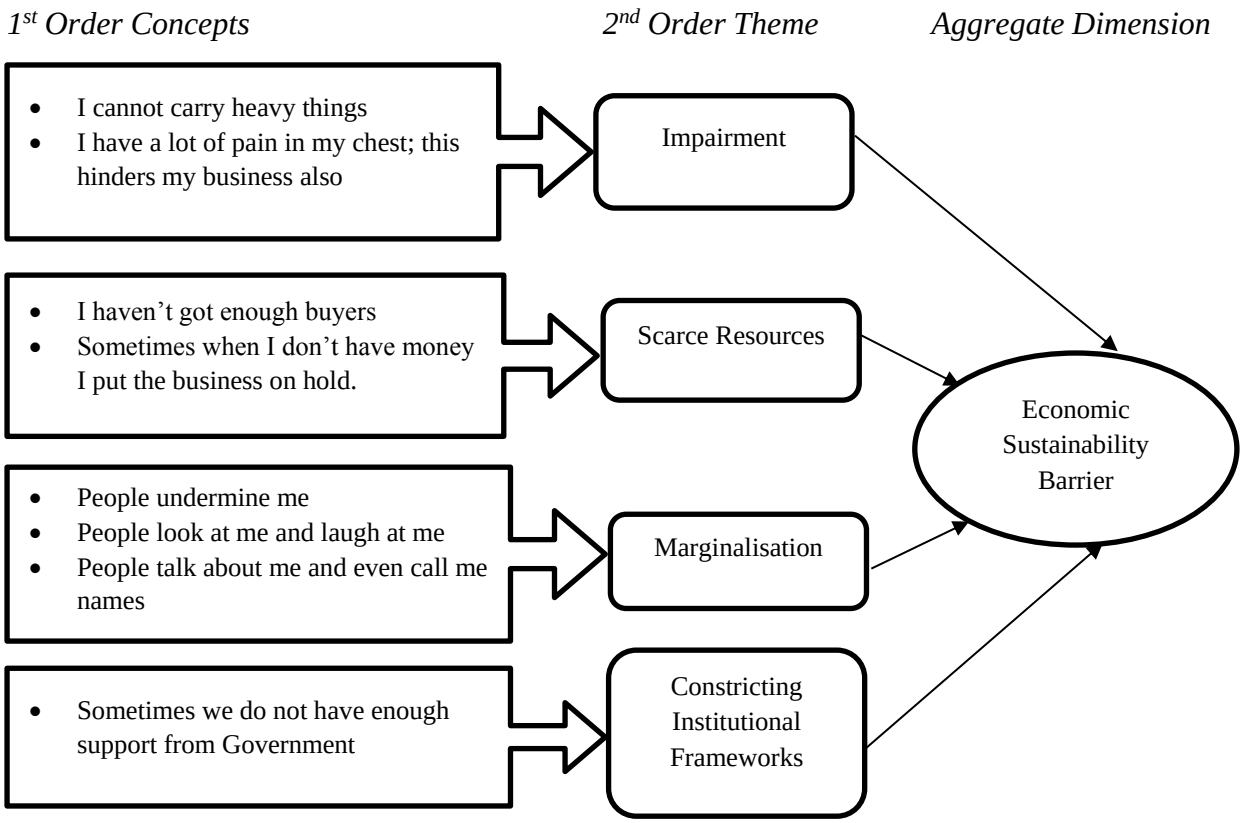
Constricting institutional frameworks

Constricting institutional frameworks was also identified by two respondents as a barrier to economic sustainability. The respondents lamented that they lacked support from institutional mechanisms that were meant to fight for their rights. Specifically, they stated that the Ugandan Government was not committed towards supporting them in their businesses. A voice of dissatisfaction and frustration can be heard within this quote:

"Sometimes we do not have enough support from government to run our businesses. Yet we even have disability representatives in parliament" (R26).

Figure 5.25 shows how the barriers of economic sustainability were derived from data for women with other impairments.

Figure 5.25: Progression from Codes to Economic Sustainability Barriers for Other Impairments



5.3.2 Research Question Two: The entrepreneurial learning patterns of women with other impairments.

In response to the second question about how women with disabilities learn entrepreneurship in social settings, like women with visual impairments, women with other impairments had experienced more than one learning approach. However, unlike those with

visual impairments, observation was identified as the main approach to learning for women with other impairments as illustrated in Table 5.14 and further discussed below.

Table 5.14: Findings on Entrepreneurial Learning Portfolio for Other Impairments

Theme	Findings
Entrepreneurial learning portfolios	• Observation learning • Experiential learning • Self-formal learning

Learning portfolio of women with other impairments

Observation learning

Four respondents stated that they had learnt how to do business by working closely with others and observing what they had done. Typical statements included: "I just used to look at my former boss at how she managed her business and that is how I learnt" and "there is a lady who taught me here in our neighborhood". Some of them had even been apprentices at one point or another, spending time under the instruction and guidance of the trainer.

> My mother taught me how to roast the maize we first did it together as she showed me what to do. She also taught me that when you buy the maize from the market, the size of each piece determines how much you sell it after roasting (R19).

Experiential learning

Experiential learning was the second most common form of learning amongst this group of women, as identified by two respondents. This learning was mainly as a result of having tried out something and failed at a certain point in their business life cycle:

> I had done this kind of business before and it collapsed. I didn't have support and we didn't have these saving groups at that time. This time round the savings group has been helpful because when the capital decreases, I can borrow some money to invest back in the business (R24).

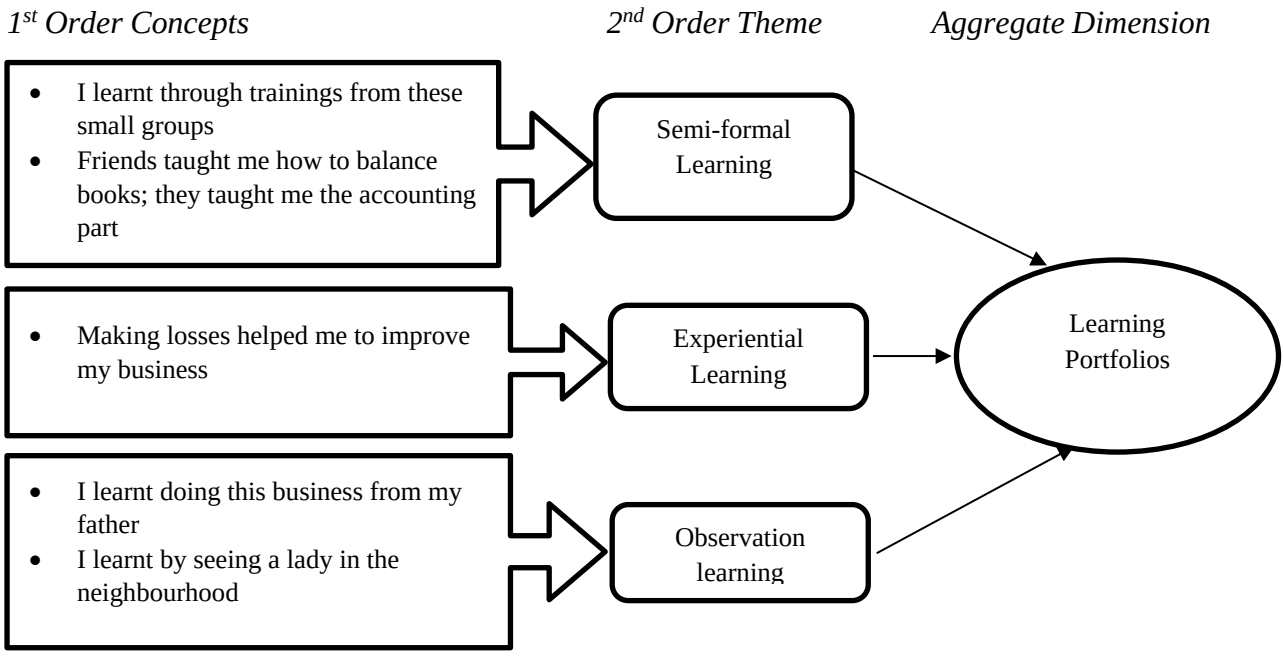
Semi-formal learning

Semi-formal learning was identified as a learning approach by only one respondent:

"There was a training that was organised by the Reach Out from the HIV initiative in Mbuya. The trainers from Reach Out came and gave us a training and that is how we started the saving group" (R24).

Figure 5.26 shows how the learning portfolios were derived from data for women with other impairments.

Figure 5.26: Progression from Codes to Learning Portfolio for Other Impairments



5.3.3 Research Question Three: Intersectionality and entrepreneurial learning.

In response to the third question about the consequences of women with disabilities' intersecting social identities of gender and disability for their entrepreneurial learning, women with other impairments responses related to those aspects that either enabled or impeded their learning. They identified self-determination and social support as learning enablers, and highlighted process related and personal constraints as learning impeders as illustrated in Table 5.15 and further discussed below.

Table 5.15: Findings on Intersectionality and Entrepreneurial Learning for Other Impairments

Theme	Sub-themes	Findings
Intersectionality and entrepreneurial learning	Learning enablers	• Social Support • Self-determination
	Learning Impeders	• Process related constraints • Personal constraints

Learning enablers

There were two learning enablers identified by women with other impairments: self-determination and social support.

Self-determination

Self-determination was identified by two respondents. Self-determination was expressed in form of self-interest as was described by one respondent who claimed, "I love what I do". It was also expressed in terms of their tendency to behave in effective ways, for example one respondent said, "I am focused and work hard. I do not fear to do any business".

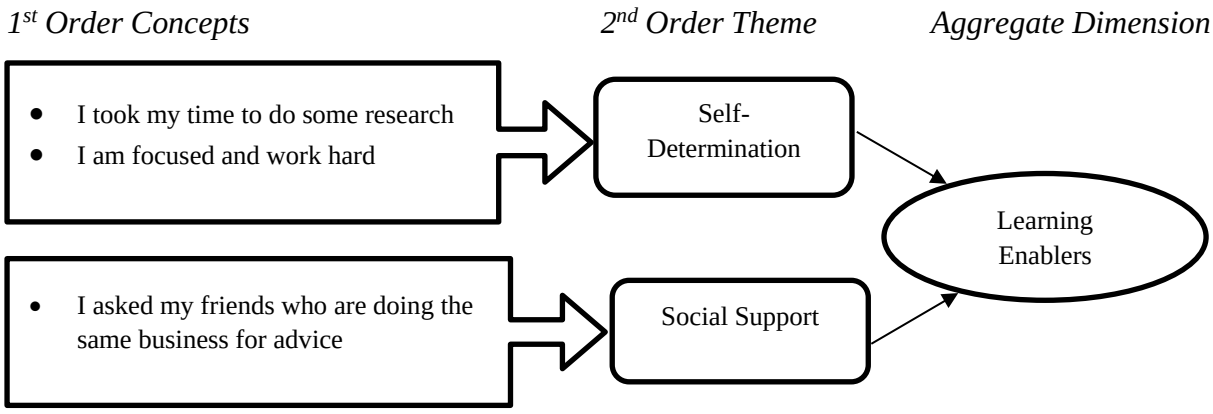
Social support

Social support was identified by only one respondent. The support was in the form of useful business advice from other entrepreneurs who were engaged in a similar business:

> I asked some of my friends who are doing the same business for advice. They told me that if you are not careful you can get less money off a sack of charcoal, so you have to be very careful on how you measure the small portions that you sell off (R26).

Figure 5.27 shows how the learning enabler was derived from data for women with other impairments.

Figure 5.27: Progression from Codes to Learning Enablers for Other Impairments



Learning impeders

Only two respondents identified any learning impeders at all. These related to personal constraints and process-related constraints.

Personal constraints

The personal constraints were in relation to their incompetence in managing certain aspects of the business. They attributed this incompetence to the nature of their impairment, and to a certain extent, their literacy levels.

"*I only studied up to primary seven, so I want to learn how to count money and also know how much change I have to give back to a customer in case they have given me a big note" (R15).*

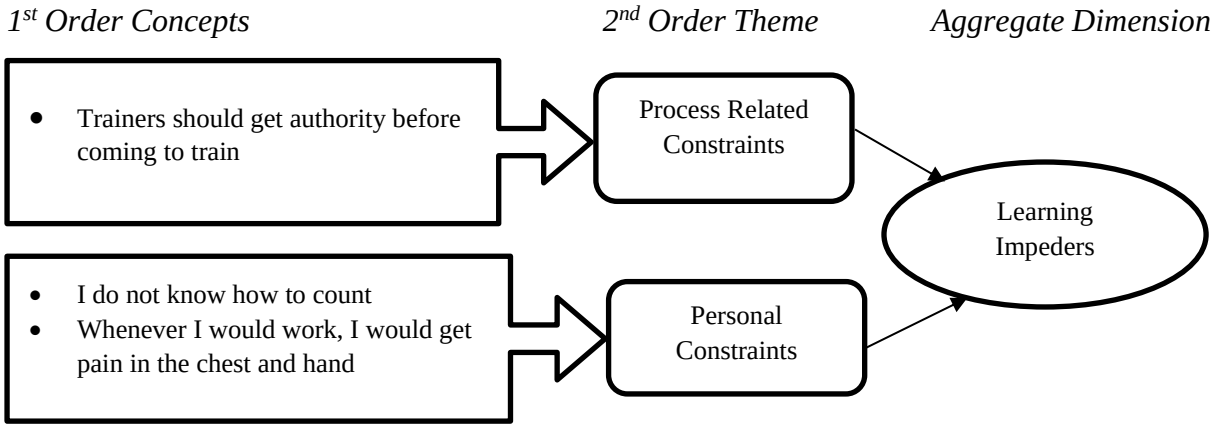
Process-related constraints

In terms of the process-related constraints, the respondents believed that some of the training they had received was of a substandard nature and did not follow the standard training design operating procedures:

"The trainers should get authority before coming to do these trainings. Some of them gave us wrong information and did not train us in the right things. They should be qualified" (R24).

Figure 5.28 shows how the learning impeder was derived from data for women with other impairments.

Figure 5.28: Progression from Codes to Learning Impeders for Other Impairments



5.3.4 Research Question Four: Entrepreneurial learning outcomes of women with other impairments

In answering the fourth question on learning outcomes, similar to women in all other categories of impairments, women with other impairments identified five outcomes. These

included: enhanced self-efficacy, self-determination, competency development, and strategic interactions. These findings are illustrated in Table 5.16 and discussed further below. However, that women with other impairments represented the only category that did not highlight adaptation as a learning outcome. However, this was the only category in which strategic interactions were mentioned as a learning outcome.

Table 5.16: Findings on Entrepreneurial Learning Outcomes for Other Impairments

Theme	Findings
Entrepreneurial learning outcomes	• Competence development • Self-efficacy • Self-determination • Strategic interactions

Competence development

Competence development was identified as a learning outcome by four respondents. They were able to develop the financial management skills and abilities needed to run their businesses:

"I got skills on how to run my business and also learnt how to save, keep records, balance my books and take stock" (R24).

Self-determination

In addition, three respondents identified self-determination as a learning outcome, as described by one respondent:

"I have learnt not to give up and to also be patient in every hard situation, so as to will succeed" (R19).

Self-efficacy

Enhanced self-efficacy and strategic interactions were each identified by one respondent. Self-efficacy was expressed in terms of the independence and self-sufficiency that she had gained as a result of learning to manage her own enterprise, described thus:

"The best thing I have benefited is that I do not beg for money from any one and I am never stuck when I have a problem" (R7).

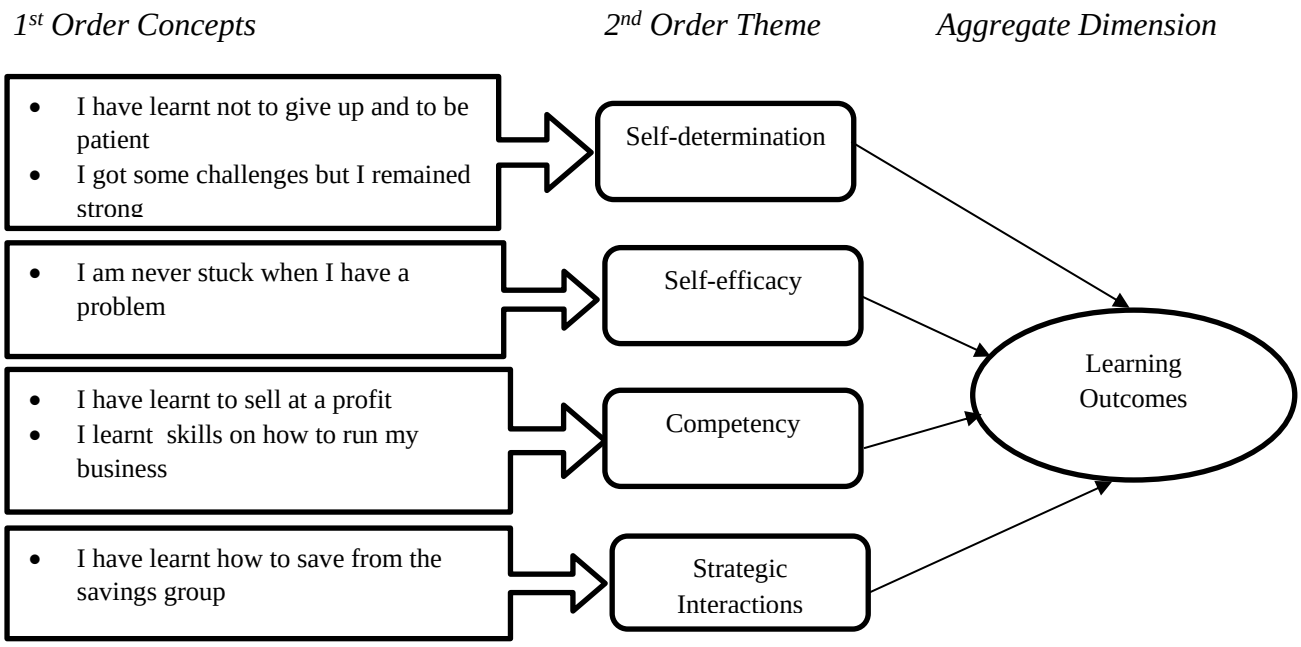
Strategic interactions

Strategic interactions related to acquiring business advice from professional networks as illustrated by the following respondent:

> I learnt from my friend that when I buy a sack of charcoal at 53,000 shillings and sell the whole sack at 60,000shillings, there I make a loss. But if I sell it in smaller portions, I can make 70,000 shillings out of it, and there I can make some good profit out of it (R26).

Figure 5.29 shows how the learning outcomes were derived from data for women with other impairments.

Figure 5.29: Progression from Codes to Learning Outcomes for Other Impairments



5.3.5 Research Question Five: Recommendations for an inclusive entrepreneurial learning environment.

In response to the fifth question on how entrepreneurial learning can be improved to include learners with varying impairments, women with other impairments provided recommendations for both the learners' needs and those of the relevant trainers as illustrated in Table 5.17 and discussed in detail below.

Table 5.17: Findings on Recommendations for an Inclusive Learning Environment for Other Impairments

Theme	Findings
Recommendations for an Inclusive learning environment	• Learners needs • Trainers

Learners' needs

Four respondents identified the need to consider learners' needs, especially when it comes to financial management and soft skills training. They noted that technical training to learn specific skills was crucial in maintaining a business. This is illustrated by the following two quotes:

"I want to learn crocheting and how to count money" (R15).

"I would want more training on business, on how to increase on the profits" (R24).

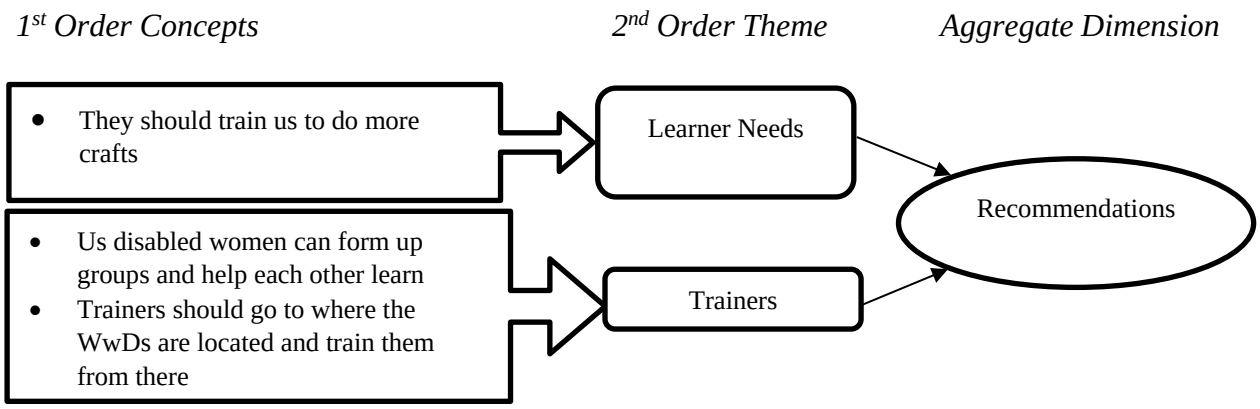
Trainers

Three respondents made recommendations to trainers relating to the approach of training that should be adopted:

I think us the disabled women can form up groups and help each other learn how to run our businesses and see whether our businesses are sustainable or not. I don't think lecture method is the best way. I would recommend the practical method (R23).

Figure 5.30 shows how the recommendations were derived from data for women with other impairments.

Figure 5.30: Progression from Codes to Recommendations for Other Impairments



In summary this sub section on the other impairment mini case study has presented findings in response to the five research questions that were posed at the start. The responses are based on the perceptions and understanding of six women with other impairments as well as the researchers' interpretations and analysis of those perceptions as summarised in Table 5.18 below.

Table 5.18: Summary Table of Findings on Other Impairments

	Theme	Findings
Research Question One	*Perceptions of Economic Sustainability*	Sufficient Livelihood
		Enterprise Growth
		Empowerment
	Economic Sustainability Drivers	Self-determination
		Social Support
		Self-restraint
	Economic Sustainability Barriers	Scarce Resources
		Impairment
		Marginalisation
		Constricting Institutional Frameworks
Research Question Two	*Learning Approaches*	Experiential
		Observation
		Semi-formal
Research Question Three	*Learning Enabler*	Social Support
		Self-determination
	Learning Impeder	Personal constraints
		Process related constraints
Research Question Four	*Learning Outcomes*	Competency Development
		Enhanced Self-efficacy
		Self-determination
		Strategic interactions
Research Question Five	*Recommendation for Inclusive Learning*	Learners' Needs
		Trainers

5.4 PART IV: Hearing Impairements Mini Case Study

This section presents findings on the hearing impairment category of women with disabilities. This group comprised those research participants with hearing disabilities, such as deafness. Seven women entrepreneurs exhibiting total hearing loss were interviewed. Five of the respondents spoke the formal sign language, while two of them spoke informal sign language based on local gestures developed within their community. The age range for these women was between 30 and 45 years. Most of the women owned a retail store or canteen, whilst one made crafts and another traded in clothes. Three of the respondents had a higher level of education, while the other four had not progressed beyond primary level education. All the women reported that they belonged to and were active members of a disability association. In comparison with other categories of impairments, the businesses that women with hearing impairments pursued were in general more established: better financed, had formal business premises, a loyal customer base, basic formal business skills and training with the potential to make the conversion into a viable formal small business. For a detailed description of the hearing impairment category, see Appendix 10. The sub-sections below provide findings for the hearing impairment mini cases in relation to the research questions.

5.4.1 Research Question One: Understanding economic sustainability of microenterprises operated by women with hearing impairments

Unlike women in the other three categories of impairments, in answering the first research question, women with hearing impairments perceived economic sustainability in terms of only two dimensions: sufficient livelihood and enterprise growth. They did not identify empowerment as a dimension of economic sustainability. They also identified economic sustainability drivers, such as self-determination, self-concept and social support; and economic sustainability barriers, such as scarce resources, marginalisation, impairment, and constricting institutional frameworks, as presented below. They, unlike women in the other three impairment categories, did not highlight having self-restraint as an economic sustainability driver, as illustrated in Table 5.19 and discussed further below.

Table 5.19: Findings on Understanding Economic Sustainability of Microenterprises for Hearing Impairments

Theme	Sub-themes	Findings
Understanding microenterprise economic sustainability	Perceptions of economic sustainability	• Sufficient livelihood • Enterprise growth
	Drivers of Economic sustainability	• Positive self-concept • Self-determination • Social support
	Barriers of Economic sustainability	• Impairment • Scarce resources • Marginalisation • Constricting institutional frameworks

Women with hearing impairments' perceptions of economic sustainability

Although all the women with hearing impairments viewed economic sustainability as being central to the existence and continuity of their business, they displayed various levels of understanding of the concept of economic sustainability. They defined economic sustainability as enterprise growth and sufficient livelihood. Enterprise growth was defined as profitability, sales turnover, and savings, and sufficient livelihood as meeting basic needs.

Economic sustainability as enterprise growth

The women emphasised profitability as a form of economic sustainability. All the respondents understood it not only as the revenue that their enterprise generates, but also as the money left over after expenses and operating costs are deducted, as explained by one respondent:

"If I buy something and I sell it, deduct the sales and make profit, then I know my business is financially okay" (R1).

The women's perceptions regarding sales turnover as a measure of economic sustainability were shared by four respondents. The generally accepted premise amongst these women was that the sales resulting from a growing customer base enables the enterprise to stay in business, and hence sustain itself. These women viewed economic sustainability as the financial bottom line of profits.

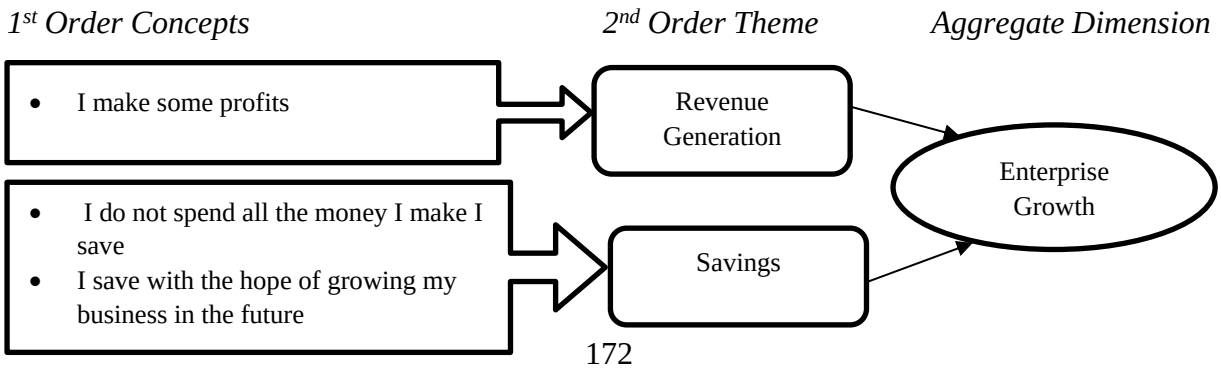
Four respondents identified the role of savings in economic sustainability. Savings were viewed as increasing the women's business earnings as they would use personal savings to either meet their basic needs or invest in fixed assets, and hence avoid spending capital that would otherwise have been used to sustain the microenterprise. This in turn would provide spin-off economic effects through the long-term investments.

Although not all the women perceived savings as a form of economic sustainability, they all belonged to savings groups which encouraged keeping money in the business, rather than spending it on household use or diverting it to relatives. For some women, their savings were used to invest back into their microenterprises. One respondent summarised this by saying:

"I save hoping that in the future the business will grow and I will be able to meet most of my needs. I don't spend all the money that I make I keep some at home" (R2).

Figure 5.31 shows how the dimension of enterprise growth was derived from data for women with hearing impairments.

5.31: Progression from Codes to Enterprise Growth Dimension for Hearing Impairments.



Economic sustainability as sufficient livelihood

The economic sustainability of microenterprises was associated by six respondents with the ability to provide themselves and their family with basic education, health, transportation, and shelter. The following excerpt emphasises the link between the economic viability of the microenterprise and basic needs. In fact, meeting the basic needs of the entrepreneur can be viewed as a necessary pre-requisite for remaining in business. In this example, the respondent, prior to starting the business, had to walk over 10km every day to get to her work in the city centre:

"This business provides me with transport to come to the city centre. I don't have to walk in the morning anymore. I can now afford to also have three meals a day" (R13).

The perceptions of women regarding sustainability of the microenterprise revealed even greater relevance of social aspects. Social obligations existing within the daily running of the business were acknowledged in interviews with the women, as depicted by this respondent:

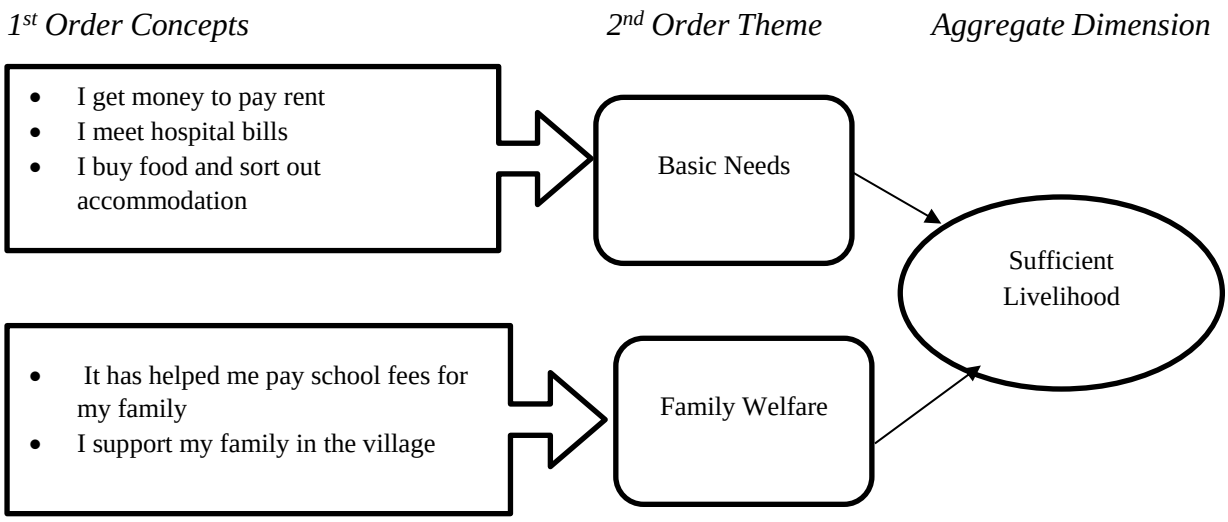
"If my business is able to meet my hospital bills, pay my rent and take care of my children's needs then I know it is doing well"(R2).

Providing a sufficient livelihood was perceived as economic sustainability by the women with hearing impairments, because for many the social aspect of their business was the reason that they got into business in the first place.

Overall, when sharing their perceptions of economic sustainability, the women with hearing impairments were not concerned about immediate financial performance, but rather with their enterprises' ability to continue long into the future to provide for their families' welfare and meet their social obligations. If a business was presumed to be able to increase household income, increase personal savings, and the social status of the woman, then it was seen to be creating economic value.

Figure 5.32 shows how the dimension of sufficient livelihood was derived from data of women with hearing impairments.

Figure 5.32: Progression from Codes to Sufficient Livelihood Dimension for Hearing Impairments.



Drivers of economic sustainability for women with hearing impairments

Women with hearing impairments identified three top drivers that they consider as facilitators of economic sustainability.

Social support

Social support was identified as the main driver of economic sustainability. Five respondents described how having access to consumer markets and networks in the community creates economic benefits, as illustrated by this respondent:

"I have stayed in this business because especially on Sunday when I go to church, I get customers. At church, the customers are always there that encourage me to continue this business" (R13).

Interestingly, having a hearing impairment comes with the novelty of their communication mode and enables them to enjoy positive social interactions, peer acceptance, and deep and meaningful relationships with the hearing community. Respondents made statements such as: "the gift of sign language attracts many people to this shop"; "I am proud that I am deaf and am a woman"; and "the hearing people

working in the neighboring stalls help me to talk to customers that do not understand what I am saying".

In addition, they believed that doing business as an individual was challenging, and therefore having effective partnerships was viewed as essential progress if they were to achieve economic sustainability, particularly when capital investment costs could be shared, mutual gains identified and partnership projects developed prior to starting a business. Respondent 12 stated:

> If you decide to do business as a deaf person alone it is hard so you have to struggle so much to be where you are… we as women can only fight competition if we work together, we startup businesses together and advise each other.

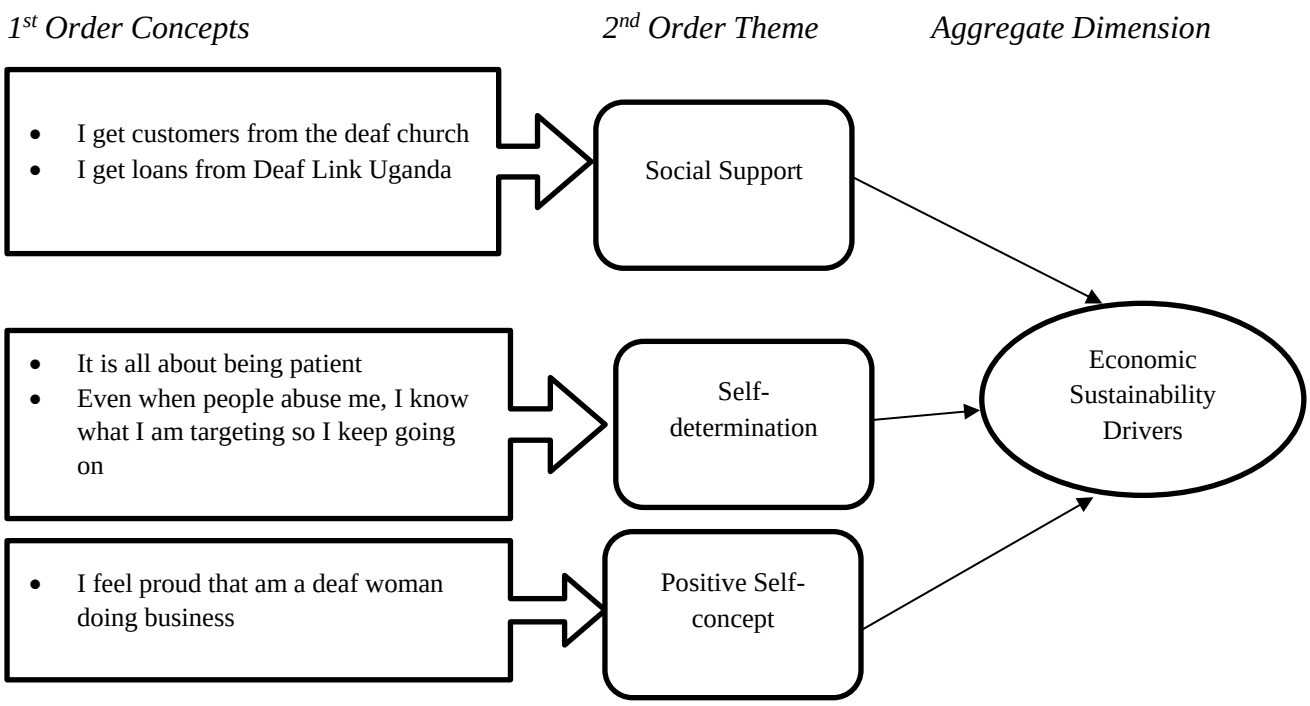
Self-determination and positive self-concept

The women's self-determination and self-concept was perhaps their second strongest driver of economic sustainability, as identified by four respondents. It allowed them to develop a thick skin in the face of adversity and amidst desperately limited resources. Typical statements in response to how they perceived themselves in business included: "I feel proud that I am a deaf woman doing business" and "if I was not confident then this business would have collapsed". This entrepreneurial trait of tenacity evidenced by their self-determination and positive self-concept improved their performance in business. It enabled them to develop strategies and the mindset for overcoming obstacles, staying in business, and learning and growing over the long term. Respondent 12 summarised this by stating:

"There are always ups and downs in life as you know but it is all about patience. I have managed to stay in business because I know in the future things will work out for the best".

Figure 5.33 shows how the dimension of economic sustainability drivers was derived from data for women with hearing impairments.

Figure 5.33: Progression from Codes to Economic Sustainability Drivers for Hearing Impairments.



Barriers of economic sustainability

The results portray that the main barrier to economic sustainability for women with hearing impairments, was having an impairment. Other barriers that all the women believed hindered the effective running of their businesses included: scarce resources (financial, technical, human), marginalisation, and constricting institutional and legal frameworks.

Impairment

Impairment was identified by all the women as the main barrier to economic sustainability. When women with hearing impairments have to talk business with a primarily hearing community, it can sometimes be intimidating. People with a hearing impairment, have to use sign language in order to communicate with people who may not even understand it.

Therefore, to compensate for this, some of the women who possessed basic literacy skills wrote down what they wanted to say, while those who were illiterate pointed out what they wanted to express. This inability to communicate with the hearing society therefore became one of their biggest frustrations in business.

The research study also found that having a hearing impairment had ripple effects on other intrinsic factors such as self-concept and self-determination, as well as extrinsic factors such as the social conditions under which the women operated their businesses. The women's use of sign language and inability to hear created both challenges and benefits. On one hand, using sign language makes women with hearing impairments vulnerable and stigmatised due to other people's prejudices towards the deaf; on the other hand, it solicited empathy and support from the community in which they operated as earlier discussed.

Marginalisation

Having a hearing impairment marginalised them, as stated by four respondents, and hindered their ability to engage with key business stakeholders, such as customers, city council officials, tax collectors, local council chair-persons and land lords, amongst others. For some, this communication process lowered their self-esteem as they were, at times, the recipients of harsh societal attitudes. These moments of self-doubt and stereotypical societal attitudes towards them limited their ability to exhaustively maximise or exploit business opportunities. The two quotes below clearly portray this frustration:

> I can confidently run a shop in the background, but not coming to the front where customers are embarrassing me. People look at you and their attitude towards us is bad; they call you kasilu [stupid person] (R3) and

> I had to relocate my business from the city centre because I had problems. I couldn't communicate with the authorities they were trying to tell me some things, but I couldn't understand and they never had time to explain what they meant so they threw me out of that busy location, and I moved to this place that is hidden (R13).

Scarce resources

The scarcity of resources for production was a pressing issue in terms of economic sustainability of their businesses. This issue was often connected to their responsibility for the community in the form of social obligations. Typical descriptions used were: "the little profit I get I use to pay rent and school fees", "the capital is not enough because I have an extended family in the village that I support", and "I cannot move to a cheaper location because I have a baby to think of". Business-livelihood balance was a goal for many of these women; to simultaneously take care of their families and run a profitable business. However, balancing these two aspects was indeed a challenge. The perception was that they would be more economically sustainable, if they did not have to also manage the family obligations.

Constricting institutional frameworks

Constricting institutional frameworks were identified as a barrier by four respondents. Of particular importance amongst the hearing-impaired women was the access to business premises. These women criticised the loss of convenient and prominent business premise spaces to urban development. The restricted availability of space was often mentioned as a source of conflict between business owners. The women criticised the drive of city council officials to keep Kampala clean by chasing them off the streets, emphasising the need for them to create alternative spaces for people with disabilities.

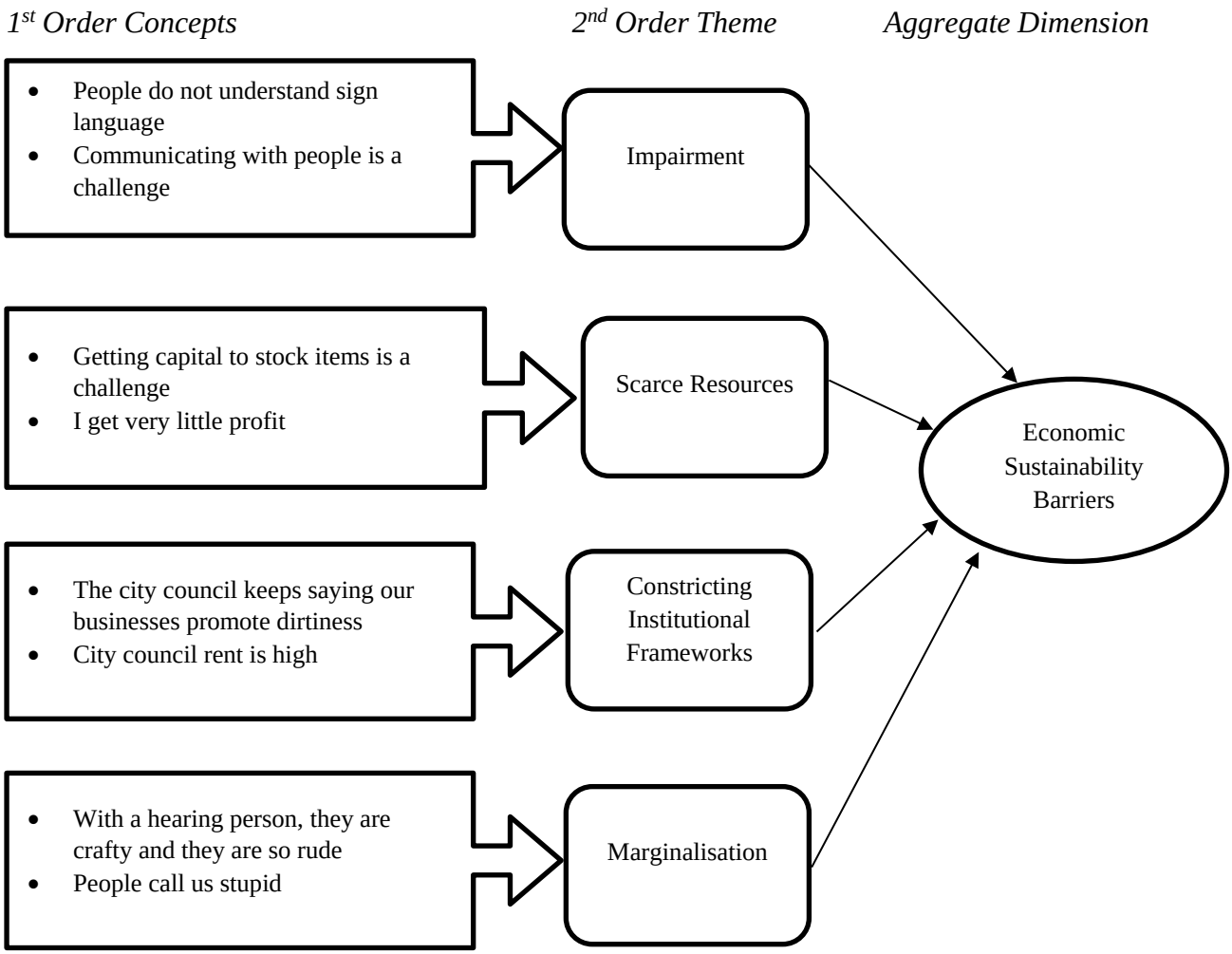
> The problem is once I was along the road then Kampala City Council Authority (KCCA) came and said they wanted to change a few things so they displaced us from the free space that was designated for disabled people and never got us another place (R12).

Clearly from their responses they were very disappointed with the laidback role of city authorities in lobbying for their rights in terms of access to premises and market spaces.

The findings revealed that although women with hearing impairments could have marked social difficulties because of their communication competencies, the level of their self-concept and self-determination influenced the nature of social interactions that they enjoyed, and the benefits they reaped therefrom.

Figure 5.34 shows how the dimension of economic sustainability barriers was derived from data for women with hearing impairments.

Figure 5.34: Progression from Codes to Economic Sustainability Barriers for Hearing Impairments.



5.4.2 Research Question Two: The entrepreneurial learning patterns of women with hearing impairments.

In response to the second question on how women with disabilities learn in social settings, women with hearing impairments adopted three learning approaches: self-generated, observational, and semi-formal learning as illustrated in Table 5.20 and further discussed below.

Table 5.20: Findings on Entrepreneurial Learning Portfolio for Hearing Impairments

Theme	Findings
Entrepreneurial learning portfolios	• Observation learning • Semi-formal learning • Self-generated learning

Learning portfolios of women with hearing impairments

Women with hearing impairments used a variety of learning approaches; they expressed how they had learnt from many sources, including training workshops, observing others, and self-teaching. All respondents cited how their social relationships were central to their learning. They highlighted the fact that interacting with others had been a powerful influence on their learning, including learning from family members, mentors, fellow entrepreneurs, trainers and community members. Respondent two highlighted role modelling, such as working with experts with similar impairments, as a means of learning: “a deaf man taught me how to do knitting”.

Semi-formal learning

Unlike in the other categories of impairments, semi-formal learning was the most common form of learning identified by women with hearing impairments; it was in fact identified by all the respondents. They had attended workshops and short-term trainings

organised by the disability support organisations to which they belonged. These two quotes exemplify the semi-formal learning:

"There was a workshop by UNAD – Uganda National Association for the deaf that I attended on deaf women and Entrepreneurship. That is where I got the skills from" (R1).

"There is an organisation called UDWO- United Deaf Women Organisation, it organised a training in which I was a participant. From that training I got the skills to manage this business" (R11).

Observation learning

Observing others was another major source of learning, as was identified by four respondents. Typical descriptions from respondents included: "I would keep looking at what the hearing people were doing and I just copied"; "I just used to look and see what the others who are in business are doing"; and "I could see people do something in their business then after I also tried it out myself".

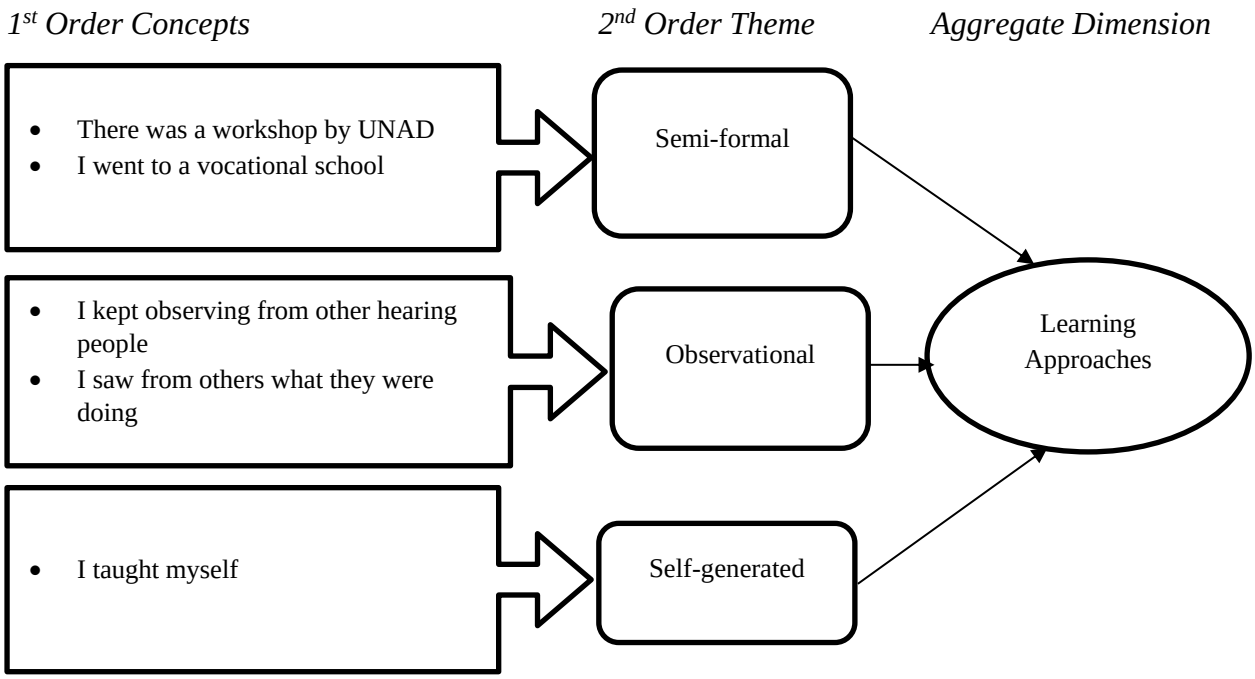
Self-generated learning

However, one of the respondents identified self-generated learning:

"No one taught me how to do this business, you know I got the skills myself" (R3).

Figure 5.35 shows how the dimension of learning approaches was derived from data for women with hearing impairments.

Figure 5.35: Progression from Codes to Learning Approaches for Hearing Impairments.



5.4.3 Research Question Three: The entrepreneurial learning patterns of women with hearing impairments.

In response to the third question on about the consequences of women with disabilities' intersecting social identities of gender and disability for their entrepreneurial learning, women with hearing impairments identified self-determination, social support and visualisation as learning enablers, and highlighted interpersonal, financial, technological, and personal related constraints as learning impeders as discussed below as illustrated in Table 5.21 and further discussed below.

Table 5.21: Findings on Intersectionality and Entrepreneurial Learning for Hearing Impairments

Theme	Sub-themes	Findings
Intersectionality and entrepreneurial learning	Learning enablers	• Social Support • Self-determination • Visualisation approaches
	Learning Impeders	• Process related constraints • Technological constraints • Financial constraints • Personal constraints

Learning enablers

Women with hearing impairments identified three learning enablers. They are the only category of impairment in which mention was made of visualisation of the learning process as a learning enabler.

Self-determination

Similar to the case of women with visual impairments and other impairments, the strongest learning enabler described by all the women with hearing impairments was the entrepreneurs' self-determination, in terms of how they utilised their innate and pre-existing knowledge, and abilities or past experiences, in order to embrace these and take advantage of learning opportunities. All the women interviewed attributed their learning to personal initiative, their ability to prioritise learning, and reflect on how to apply it to their own businesses. The essence of this was captured by a respondent comparing herself to her fellow learners and peers:

> When I compare myself to other deaf women that attended the training and their businesses collapsed. They lacked capital and others never had that spirit of running the businesses and implementing what they had been taught. But fortunately, I had the spirit I partnered with a friend and we saved a few resources, encouraged each other and right now we are actually thinking opening another branch so that we can expand on our businesses (R12).

Social support

Social networks were also a vital enabler for the women, given their hearing impairment. All, but one of participants identified interacting with others, such as trainers and other business professionals at training events, as a learning enabler. Three of the participants felt that a large part of learning was the result of being in proximity to experienced people in business; not just learning skills to do the job, but learning ways of working with people; watching successful people and trying to understand what makes them successful. A summary description of these notions of networking and role modelling was:

> I kept on observing from other hearing people and I have friends around me that are doing well so I could see what they are doing and then I would also copy and do it. That is how I learnt to do different things (R13).

The women's networks of professional contacts and other personal contacts were in the form of business, friend and family connections, which had been created by learning opportunities. Through their Disability Association memberships, they were able to gain access to business skills training workshops.

Visualisation of learning process

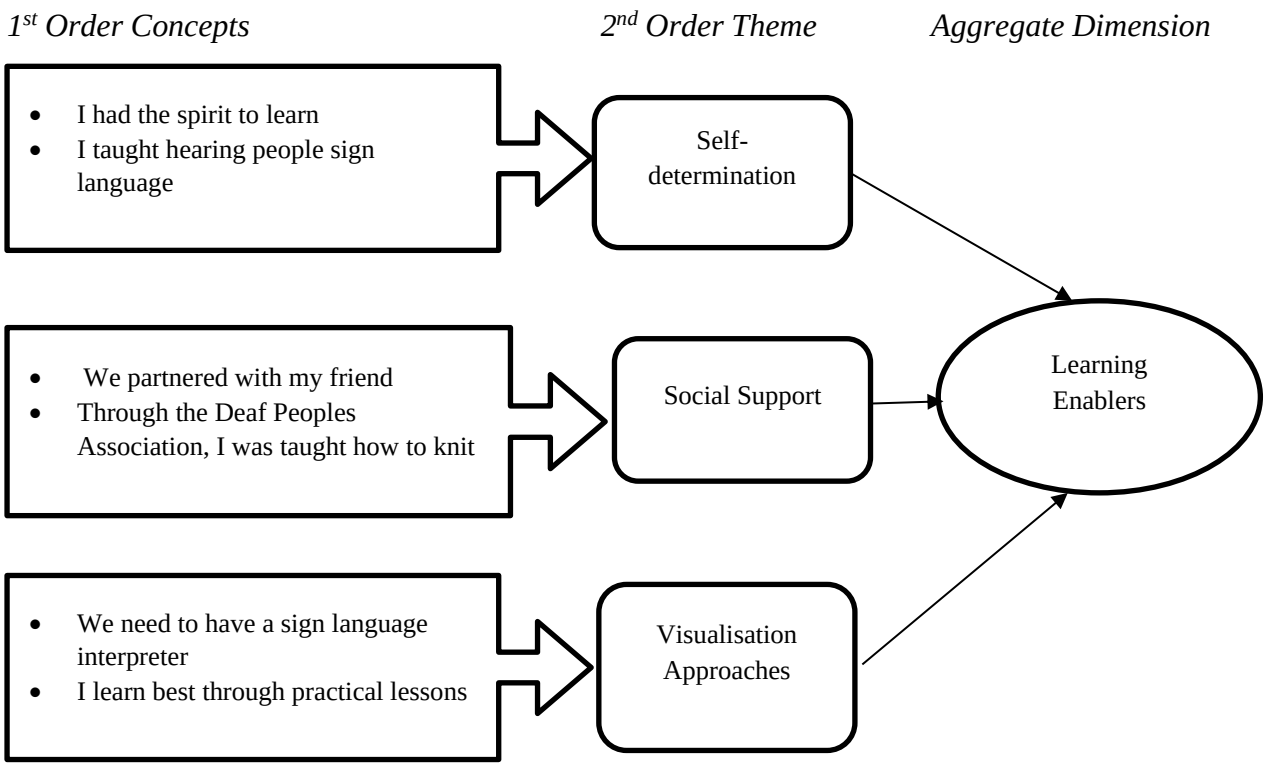
The third enabler was being able to visualise the learning process, as identified by six respondents. Respondents emphasised the importance of learning actively and interactively, as they relied on vision as the primary means of receiving information. While two respondents simply stated that the effectiveness of their learning depended on the nature of communication, others referenced specific examples on the nature of visual aids, and the importance of the

learner's active participation or contribution to the learning process. One respondent summarised this point by saying:

> There was a lot of writing, but the problem with writing, most of us do not understand that English that people write and so there was some bit of sign language interpretation and there were no practical lessons. We told the facilitators first they had not thought of having an interpreter and they thought writing would be enough but we told them that they need to use some sign language because that is part of our culture as deaf people (R12).

Figure 5.36 shows how the dimension of learning enablers was derived from data for women with hearing impairments.

Figure 5.36: Progression from Codes to Learning Enablers for Hearing Impairments



Participants were asked about things that frustrated their learning of the business. Responses varied, but five types of impeders were identified. Respondents identified learning

impeders that related directly to financial, interpersonal, technological, personal constraints, and other process-related resource constraints, such as acquiring inappropriate knowledge.

Financial constraints

The first impeder was lack of capital, as identified by four respondents. One respondent stated: "after the training I had the knowledge but I never had the money to implement what I had learnt".

Interpersonal constraints

The second impeder in relation to interpersonal constraints, was the communication barrier, which was identified by four respondents. This impeder was especially magnified when it came to informal learning settings where the women were learning from non-sign language speakers. The essence of this was captured thus:

> Communication was a challenge since the people I was learning from are hearing people so I could only depend on my eyes to see what they were doing I couldn't ask questions and they couldn't give me explanations of why they were doing what they were doing (R13).

This communication challenge was not only as a result of their hearing impairment, but also because of the low literacy levels of the women. Although the women had some basic education, none of them had completed secondary education, with the majority dropping out at primary school level. Therefore, the reading and writing that would have been a bridge for their hearing impairment, instead became a challenge as they were either not able to read, or not able to understand what was written. Typical statements by respondents included phrases such as: "the challenge we faced in training is that the trainer used a lot of hard English" and "there was a lot of writing but the problem with writing most of us do not understand that English".

Technological constraints

The third barrier was limited technological support, which was also identified as a barrier to implementation of what had been learned. The technological constraints mentioned

were in relation to the women having access to similar instructional technologies to use in their businesses once the training was completed:

"In Kenya where I was trained they did not have a similar type of knitting to the one done in Uganda, they had a different form of knitting. Uganda did not have the knitting machines that were in Kenya" (R2).

Process-related constraints

The fourth barrier was process-related constraints, specifically acquiring inappropriate knowledge that made training obsolete. Most of the women were trained in skills that they were not using in their businesses at the time, either because they did not consider those businesses to be viable, or because they did not have an interest in them. Typical statements included: "what I learnt was not at all useful"; "I am not doing what I learnt in the business training because every deaf person was doing a similar thing"; and "after my tailoring course I looked for jobs and failed so I started something that could help me".

Personal constraints

The fifth obstacle identified was personal constraints, such as respondents lacking self-awareness of their learning needs when asked the nature of training they would need to improve their businesses. Three of the respondents had multiple responses with regards to the technical skills they would want to learn. Many of the skills they sought were not related to their current business, but rather to other business ventures. Others had a fear of failure so they engaged in *safe learning*; that is learning skills associated with low risk investments. These attitudes towards learning were attributed to several factors, such as prior unsuccessful learning experiences and a lack of meaningful rewards for learning, as was stated by one respondent:

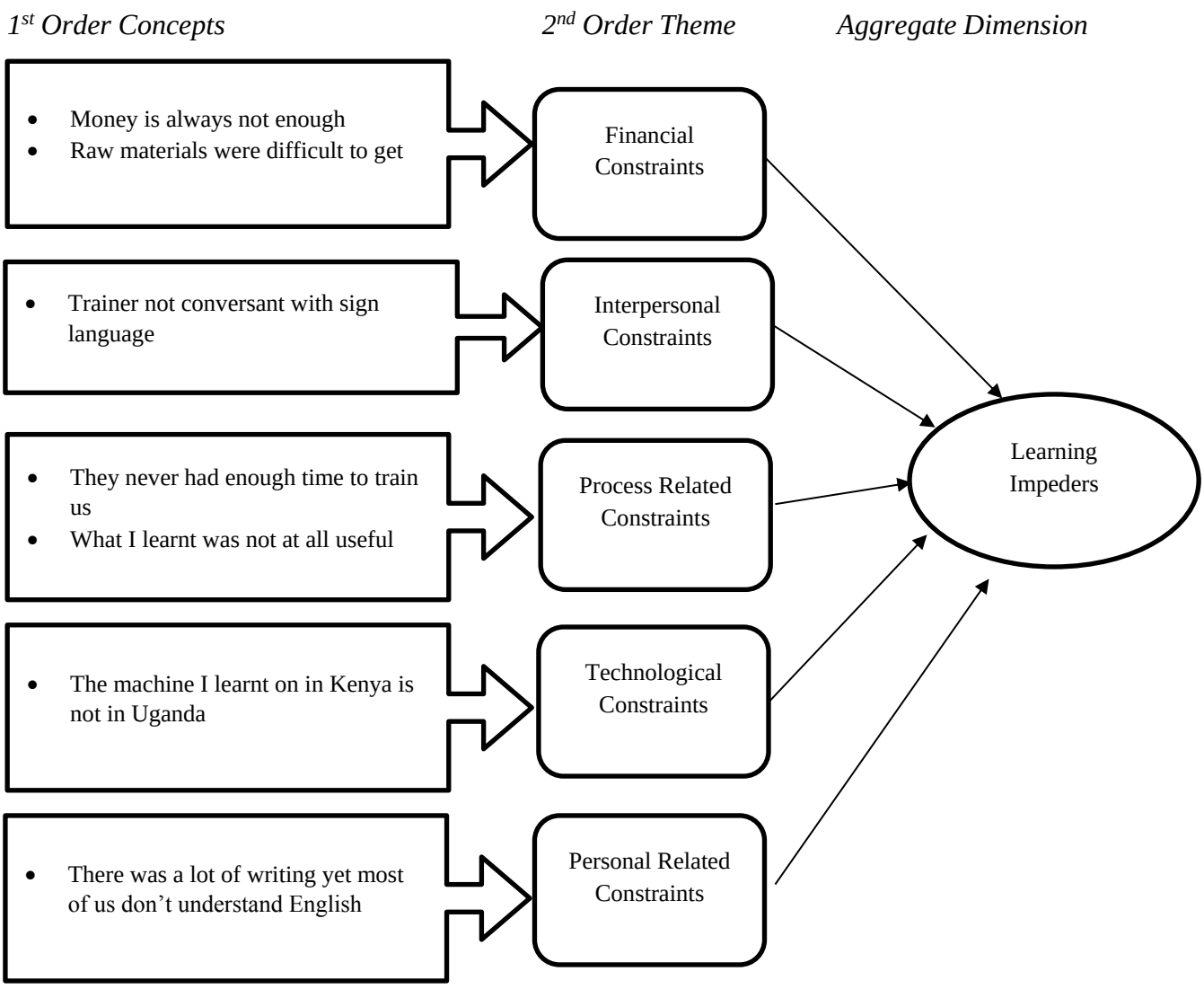
"During the training it was very interesting but, unfortunately, I thought they were going to give us capital after the training but they didn't, so instead I had to look for money to start what I could afford" (R1).

The results suggest that the learning enablers related to personal attributes, such as self-determination, were enhanced or frustrated through learning enablers associated with relational and job or task related issues, such as social network interactions, visualisation and resources.

The social network interactions and visualisation of learning gave the women an opportunity to participate in the learning environment, and influenced their commitment to learning.

Figure 5.37 shows how the dimension of learning impeders was derived from data for women with hearing impairments.

Figure 5.37: Progression from Codes to Learning Impeders for Hearing Impairments



5.4.3 Research Question Four: Entrepreneurial learning outcomes of women with hearing impairments

In answering the fourth question on learning outcomes, like the women in all the other categories of impairments, women with hearing impairments identified five outcomes. These included: enhanced self-efficacy, self-determination, self-restraint, competency development, opportunity identification, and adaptation. However, only women with hearing impairments mentioned opportunity identification as a learning outcome as illustrated in Table 5.22 and discussed further below.

Table 5.22: Findings on Entrepreneurial Learning Outcomes for Hearing Impairments

Theme	Findings
Entrepreneurial learning outcomes	• Competence development • Self-efficacy • Self-determination • Adaptation • Opportunity identification

Competence development

Five respondents described the first learning outcome as the development of competencies such as technical, business management and communication skills. The technical skills were in relation to learning a craft or trade, while business management skills were financial management and marketing skills, and communication skills were interpersonal skills and customer care skills. Typical statements included: "I have learnt how to sell, manage my profits and how to save"; "I learnt how to operate a weaving machine"; and "I have learnt how to deal with people, smiling and talking to them well has helped people come to my shop". Two of the participants had also learnt through experience alternative communication strategies to compensate for their communication deficiencies. One of them took advantage of their social networks, explaining, "I have taught the hearing people around me sign language, so they

communicate on my behalf when customers don't understand me" while the other participant partnered with hearing people and altered the use of sign language to make it easier to use, hence creating a mutually intelligible communication avenue that was comprehensible to both parties:

> I have learnt to solve the hearing challenge by trying to have a positive attitude to people; I smile at them when I see we cannot communicate with them in sign language I always have my papers around, I write and I encourage them to write and if they cannot write then we use local signs, I point at different items at the end of the day we are able to guess together what they want and that has helped me to change the attitude that people have towards me (R12).

Self-efficacy

Enhanced self-efficacy was the second learning outcome also described by all the participants. Self-efficacy was defined as increased confidence in taking risks, communicating and interacting with the hearing population, and resilience in managing their business. Some of the statements used to describe this included: "using business language and talking to customers is the confidence I got"; "training has helped me get out of my comfort zone"; and "my ability to continue in this business because if I was not confident then this business would have collapsed". For these women, attending training or having experience in doing business, had given them the boldness to venture into projects that were typically conducted by the hearing population. They attributed their business continuity and success, despite the odds being stacked against them, to the confidence that they had acquired through learning.

An interesting finding of the self-efficacy outcome was that the self-confidence and self-determination aspects arising from the learning environment appeared to be of great utility and importance to the women with hearing impairments. Three of the participants attributed the confidence they had acquired to the business skills training received, while the other four suggested that they were self-taught and self-driven, and had built their confidence either through observing others, or through experience over the years.

Self-restraint

The third learning outcome was self-restraint which was described in terms of self-discipline, especially in financial and work cultures. The respondents prided themselves on being hardworking, being able to save, and following the basic financial principles of not mixing business with pleasure.

Opportunity identification

The fourth outcome was opportunity identification, which was based on the level of risks that the participants were willing to engage in. For example, they preferred to conduct businesses in societies where they would generally be accepted: "moved my business to this particular area because it is within the deaf community".

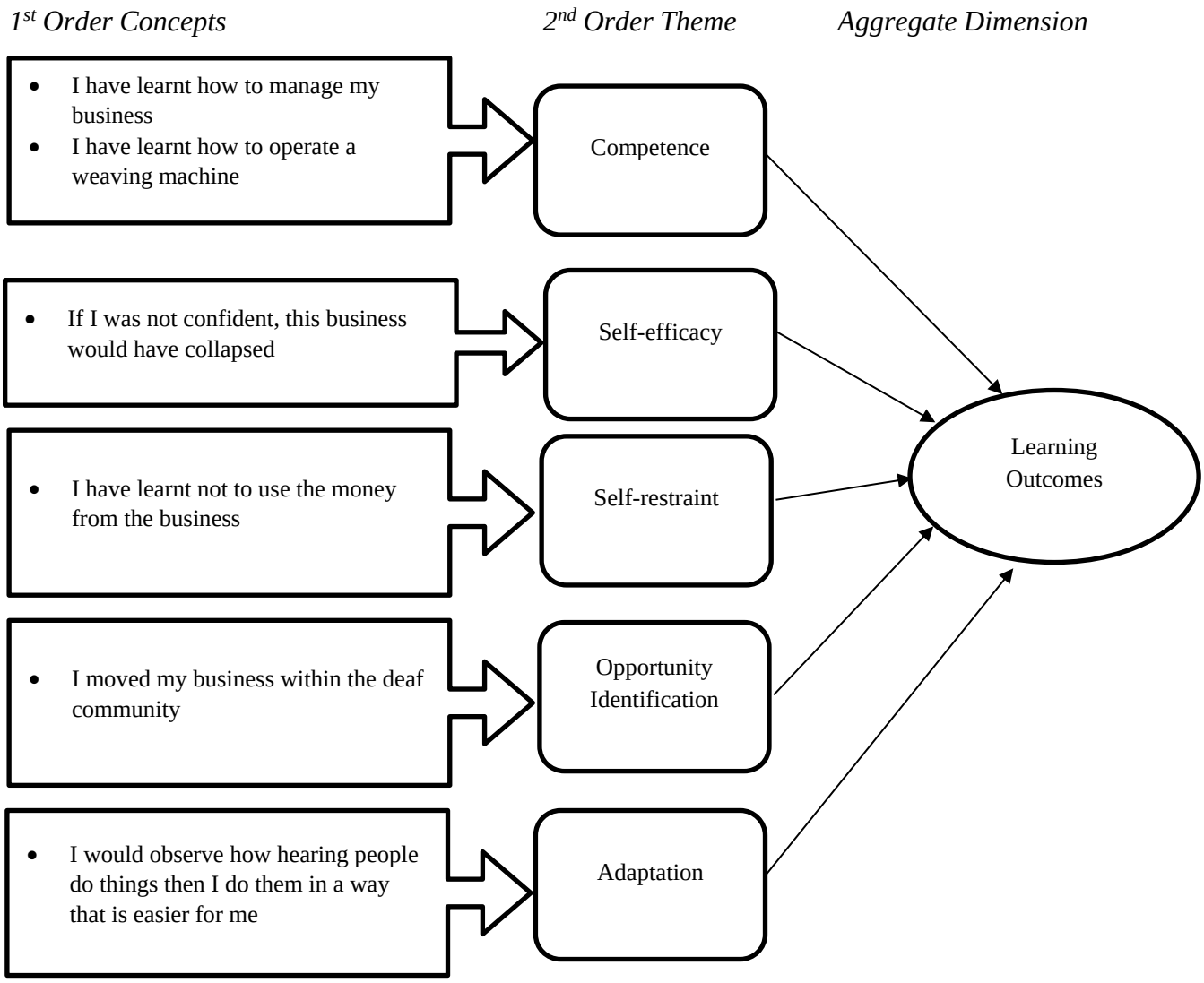
Adaptation

The fifth learning outcome was adaptation. The women, through their interactions with others, learnt vicariously by observing how hearing people do business. They then made slight modifications in order to imitate those actions in their own business to suit their abilities. Innovative patterns to learning and conducting business began to emerge, even though these women were operating in constrained resource environments:

"I would observe how hearing people do things then I would also do them in a way that is easier for me" (R1)

Figure 5.38 shows how the dimension of learning outcomes was derived from data for women with hearing impairments.

Figure 5.38: Progression from Codes to Learning Outcomes for Hearing Impairments.



5.4.4 Research Question Five: Recommendations for an inclusive entrepreneurial learning environment.

In answering the fifth question on how entrepreneurial learning can be improved to include learners with varying impairments, women with hearing impairments provided recommendations regarding both the learner's needs and advice to trainers, as illustrated in Table 5.23 and discussed in detail below.

Table 5.23: Findings on Recommendations for an Inclusive Learning Environment for Hearing Impairments

Theme	Findings
Recommendations for an Inclusive learning environment	• Learners needs • Trainers

Learner needs

The recommendations were specific to the women's need to acquire business, financial, and marketing skills, as identified by six respondents. Typical statements used included: "I want to get a skill of attracting customers"; "I want to get skills on how I can make my business bigger"; and "I feel I would need more training on how to handle money". In addition, they too reiterated the importance of the need for capital in order to expand their businesses and implement what they had learnt:

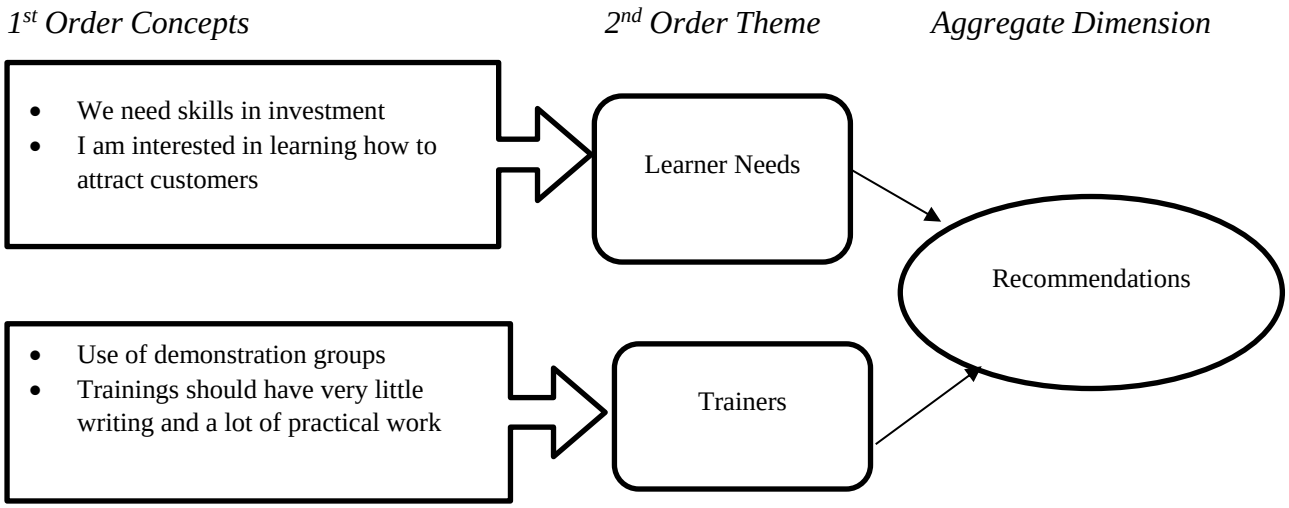
> If they could help us get any kind of soft loans or a place where we could get money to stock my business and have a variety of items so that I can expand and make a lot of money (R13).

Trainers

These women also proposed that any training targeted towards women with hearing impairments should take into consideration the use of visual and tactile cues to enhance understanding; this includes having demonstrations of the activities and written materials available to use when necessary. However, they cautioned that the written material should be in a simplified language that was easily understood by the learners, in consideration of their low literacy levels. "Practical training would be very good and then also it would be very good to have demonstration groups. But these demonstration groups would be facilitated by the deaf themselves" (R2).

Figure 5.39 shows how the dimension of recommendations was derived from data for women with hearing impairments.

Figure 5.39: Progression from Codes to Recommendations for Hearing Impairments



In summary this sub section on the hearing impairment mini case study has presented findings in response to the five research questions that were posed at the start. The responses are based on the perceptions and understanding of seven women with hearing impairments as well as the researchers' interpretations and analysis of those perceptions as summarised in Table 5.24 below.

Table 5.24: Summary Table of Findings on Hearing Impairments

	Theme	Findings
Research Question One	*Perceptions of Economic Sustainability*	Sufficient Livelihood
		Enterprise Growth
	Economic Sustainability Drivers	Self-determination
		Social Support
		Positive self-concept
	Economic Sustainability Barriers	Scarce Resources
		Impairment
		Marginalisation
		Constricting Institutional Frameworks
Research Question Two	*Learning Approaches*	Self-generated
		Observation
		Semi-formal
Research Question Three	*Learning Enabler*	Social Support
		Self-determination
		Visualisation of learning process
	Learning Impeder	Personal constraints
		Interpersonal constraints
		Technological constraints
		Process related constraints
Research Question Four	*Learning Outcomes*	Competency Development
		Enhanced Self-efficacy
		Self-determination
		Self-restraint
		Opportunity identification
		Adaptation
Research Question Five	*Recommendation for Inclusive Learning*	Learners' Needs
		Trainers

5.5 Conclusion

In this chapter, the researcher presented and discussed the findings of the research based on the four categories of disabilities: physical; visual; other and hearing impairments. The four sections of this chapter were organised around the research questions, and within each section the researcher presented the main themes emerging from the findings that were related to the questions. This chapter concluded with a summary matrix table illustrating what was found across the four impairment categories.

Chapter Six: Discussion of Research Findings

6.0 Introduction

This chapter presents a detailed cross-case analysis of the findings from the four mini-case studies, focusing on how entrepreneurial learning facilitates microenterprise economic sustainability for women with varying types of impairments. The findings have important implications for entrepreneurial learning theory and practice by: (a) illuminating the meaning of economic sustainability at a micro-level; (b) conceptualizing how women with disabilities learn in social settings; (c) explaining how intersecting social identities may have positive, as well as negative, consequences for individuals' entrepreneurial learning and microenterprise economic sustainability; (d) discussing the entrepreneurial learning outcomes of women with disabilities and; (e) recommending entrepreneurial learning that includes learners with varying impairments. In this chapter each of these findings is considered in turn.

The first section of this chapter provides a visual representation of entrepreneurial learning and the economic sustainability framework that explains its relationship for women with disabilities. The next sections explain the constructs of microenterprise economic sustainability, entrepreneurial learning, intersecting social identities, and how each of these constructs relates to each other.

6.1 Entrepreneurial Learning and Microenterprise Economic Sustainability Framework of Women with disabilities

In this section, a discussion of the findings across the four mini case studies in regard to the main research questions and existing literature is done. The aim is to interpret and theorize the study findings with a view to refining the conceptual framework of entrepreneurial learning and microenterprise economic sustainability. More specifically, the discussion includes (6.1) findings on how women with disabilities understand microenterprise economic sustainability; (6.2) the entrepreneurial learning of women with disabilities in social settings; (6.3) the effects of intersectionality on entrepreneurial learning and occurrence of economic sustainability; (6.4) entrepreneurial learning and occurrence of economic sustainability and (6.5) entrepreneurial learning that includes learners with varying impairments.

From the discussion of how women with disabilities understand microenterprise economic sustainability, it is proposed that social components of empowerment and sufficient livelihood should be considered in the classification of economically sustainable microenterprises in resource-constrained environments. Meanwhile, from the discussion on the entrepreneurial learning experience of women with disabilities in social settings, it is proposed that adaptive observational learning is how women with disabilities learn entrepreneurship in social settings. In addition, self-determination is a learning enabler and outcome that increases entrepreneurs' ability to ingeniously imitate. Also that adaptation is a learning outcome that increases women with disabilities' ability to ingeniously imitate.

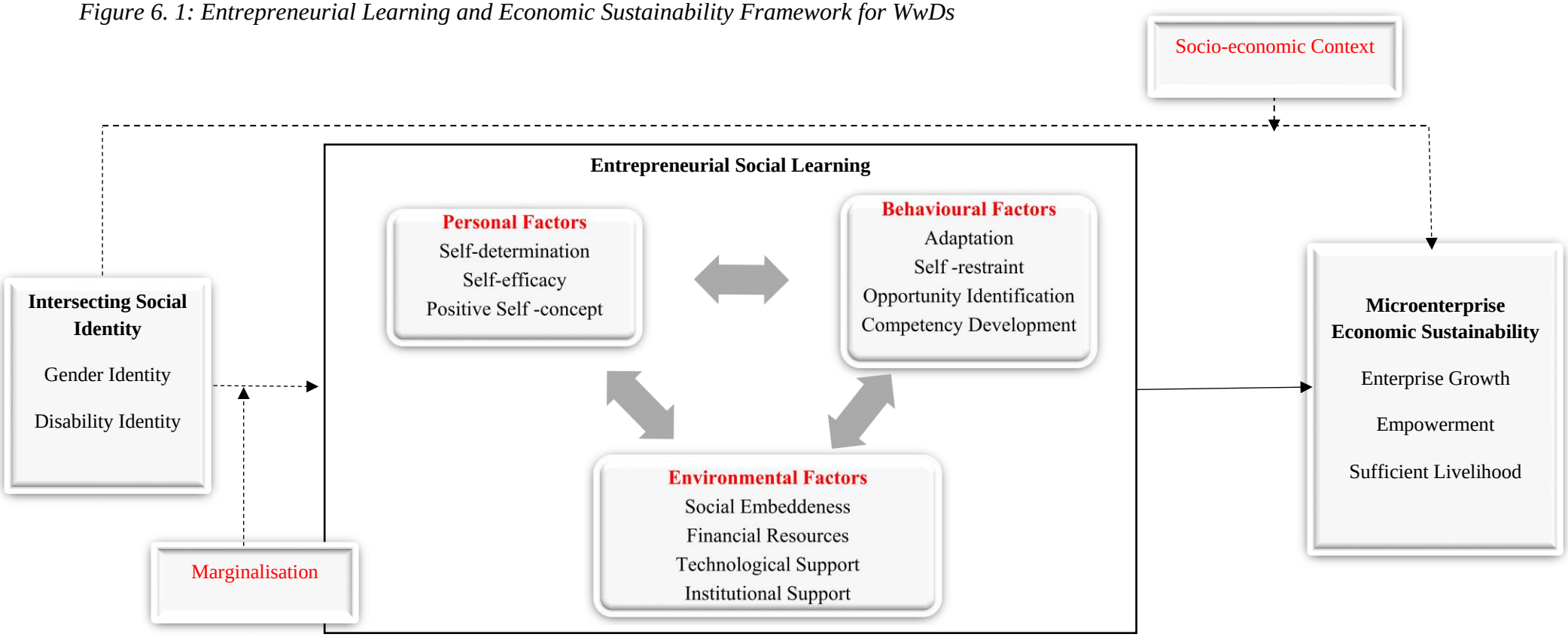
Furthermore, from the discussion on the effects of intersectionality on entrepreneurial learning and occurrence of economic sustainability, it is proposed that the entrepreneurs' intersecting social identity can either constrain or facilitate entrepreneurial learning and economic sustainability. In addition, the entrepreneurs' intersecting social identity is a challenge and catalyst that triggers the entrepreneurial behavior of adaptation and enables ingenious imitation.

From the discussion on entrepreneurial learning and occurrence of economic sustainability, it is proposed that entrepreneurs who learn self-restraint, self-determination and who are socially embedded are able to ingeniously imitate. Also Entrepreneurs who

ingeniously imitate are able to achieve economic sustainability. Finally from the discussion on entrepreneurial learning that includes learners with varying impairments, it is proposed that entrepreneurs' learning approaches, that include learners with varying impairments, need to be interactive, problem-based and learner-centered.

Overall, from the discussions as illustrated in Figure 6.1 and further discussed in Section 6.2, individuals' intersecting social identities influence their entrepreneurial learning, and in turn their microenterprise economic sustainability outcomes. At the same time, marginalisation mediates the effects that entrepreneurs' social identities have on their learning and the economic sustainability of their microenterprises. In addition, the socio-economic context in which individuals with intersecting social identities operate influences their perceptions of microenterprise economic sustainability.

Figure 6. 1: Entrepreneurial Learning and Economic Sustainability Framework for WwDs



6.2 Microenterprise economic sustainability in a resource-constrained context

It was noted earlier that research on economic sustainability in developing economies has largely used macro level approaches in explaining economic sustainability (Bruton et. al, 2013; Zahra and Wright, 2011). This is an important place to start and has enhanced understanding of the field of sustainability. However, such explanations tend to overlook the fact that most developing economies are characterized by enterprises at the micro level. Difficulties therefore arise when an attempt is made to evaluate and promote the economic sustainability of microenterprises when macro level definitions are used to describe them.

The use of micro level approaches and consideration of poverty contexts when explaining the occurrence of entrepreneurship has been highlighted in literature as a potentially interesting one (Bruton et. al, 2013). Ciegis et. al, (2009) addressed this issue as part of their analysis of sustainability development indicators and indices. They argued that the effectiveness of sustainability indicators is based on their legitimacy, credibility and salience. When defining and determining the economic sustainability of an enterprise one needs to consider the adequacy of its measurement, the perceptions of the stakeholders based on their values and beliefs, and relevance of its indicators to the decision maker. Therefore in analysing research question one which relates to how women with disabilities understand microenterprise economic sustainability, this study considered the perceptions of women with disabilities operating microenterprises as the main stakeholders.

This study suggests that based on the perceptions of women with disabilities, microenterprise economic sustainability can be defined using both social and financial dimensions. Specifically, the study moves beyond the narrow conceptions of economic sustainability as profit and growth incentives, and presents microenterprise economic sustainability in developing countries as also including social components of sufficient livelihood and empowerment. Moreover, the study shows that microenterprise economic sustainability is a mutually inclusive relationship between enterprise growth, sufficient livelihood and empowerment.

In sharing their view of microenterprise economic sustainability, women with disabilities described their understanding in two ways: first, in terms of those aspects that they

considered to be barriers to and drivers of economic sustainability; and second, regarding how they defined and measured economic sustainability as further explicated in section 6.1.1 and 6.1.2.

6.2.1 Barriers and drivers of microenterprise economic sustainability

Findings revealed that barriers to economic sustainability include: scarce resources, impairment, marginalization, and constricting institutional frameworks. Drivers include: having a positive self-concept, self-determination, social support, and self-restraint as summarised in Table 6.1.

Table 6.1: Summary Table of Women with Disabilities' Understanding of Microenterprise Economic Sustainability

		Physical	Visual	Other	Hearing
Research Question One	*Economic Sustainability Barriers*	• Scarce Resources • Impairment • Marginalisation • Constricting Institutional Frameworks	• Scarce Resources • Marginalisation • Impairment • Constricting Institutional Frameworks	• Marginalisation • Scarce Resources • Impairment • Constricting Institutional Frameworks	• Impairment • Scarce Resources • Marginalisation • Constricting Institutional Frameworks
	Economic Sustainability Drivers	• Positive Self-concept • Self-determination • Social Support • Self-restraint	• Self-determination • Social Support • Self-restraint	• Self-determination • Social Support • Self-restraint	• Social Support • Positive Self-concept • Self-determination
Comment	Women with hearing impairments are the only category who did not identify self-restraint as an economic sustainability driver.				

There are three key issues to highlight with regards to the different impairment categories. First, the barriers to economic sustainability were generally the same across all women impairment categories. The similarities in the barriers that were identified across the different disability classifications is attributed to the fact that women with disabilities regardless of impairments face the same nature and impacts of shocks and stresses (environmental, social and economic) upon their businesses. Scarce resources and marginalisation were identified among the top two barriers. Scarce resources were mainly identified with regards to having a limited financial resource base, which often was linked to their social obligations such as providing for their family's welfare. Women with disabilities also reported being marginalised in the market place by clients, suppliers and able-bodied competitors, who either neglected, isolated or excluded them from business transactions because of their gender, disability or both. These findings on the scarcity of resources, and marginalisation as a barrier to economic sustainability, have been found in similar studies by Jackson, Amaeshi, and Yavuz (2008), Renzulli and Aldrich (2005), and Jones and Latrielle (2011). They purport that women's social obligations have been found to drain the resource base of the enterprise, and thus limit enterprise sustainability. They also argue that enterprise success can be deterred by customer discrimination, reducing the demand for goods and services, as well as the rewards to an individual owning a business.

Second, self-determination was identified as a major driver of economic sustainability by all impairment categories. Self-determination is an aspect of the women with disabilities self-concept that makes them goal-orientated and means they fully apply their problem-solving abilities. They are able to persist despite the limitations they may be facing in the business environment and they make things happen. This tenacity, as described in the findings chapter, is what enables them to seize opportunities, try again even when they have failed in the past, and develop coping mechanisms to deal with any limitations and uncertainties they may face. As a result, they are able to run and mange successful, sustainable enterprises.

This finding supports the idea that entrepreneurial performance depends on entrepreneurial characteristics and motivations, such as tenacity and self-determination (Sorensen & Chang, 2006). Buttner and Moore (1997) contend that self-determination is one of the most influential factors in the decision-making process of an entrepreneur. Entrepreneurs

who are self-determined thrive on personal initiative and action planning. They confidently set their goals and ambitions and follow through to implement them successfully (Hikkerova, IIouga & Sahut, 2016).

Third, the category representing women with hearing impairments was the only one in which self-restraint was not highlighted as a driver of economic sustainability. This does not imply that women with hearing impairments are not self-restrained or do not exercise self-control, self-discipline or employ self-monitoring in managing their businesses, but rather that they do not associate self-restraint with economic sustainability.

Self-restraint was described by women in the other three categories mainly when they were referring to their ability to save and reinvest their earnings, instead of spending them on personal needs. The role of self-restraint in enterprise success was also found to be a factor in studies by Marou and Atkins (2014) and Tsui, Zhang and Chen (2017). However, their findings were limited to corporate organisations and focussed on the consequences of not being self-restrained, such as corruption or embezzlement of funds. This study therefore extends these findings to a microenterprise context, and highlights the benefits of being self-restrained, which include accumulating wealth through savings.

These findings suggest that women with disabilities experience barriers related to their disability characterisations when seeking appropriate and adequate sources of funding for their ventures. Women, especially those with disabilities, are often presented as lacking in status, and, this social construction limits their ability to access resources which are made available in their environment (Namatovu, Dawa, Katongole, et al., 2012). Considering that they operate in impoverished settings, they are likely to have less disposal income to invest in their businesses as there are costs of impairment-related problems that make entrepreneurial activities and actions, such as innovation, opportunity identification, and risk-taking, less feasible, and in turn minimize the occurrence of microenterprise economic sustainability.

These findings also support the argument that disability is both a cause and consequence of poverty (Kitching, 2014; Lwanga-Ntale, 2003). Poor people face a greater risk of impairment, and the occurrence of disability in a family often places heavy demands on the family. This means that not only is there a higher proportion of disabled people amongst the

very poor, but also that there is an increase in the number of families living at the poverty level as a result of disability. Shepherd and Patzelt (2015) argue that one's health conditions can be costly leading to out-of-pocket expenses, lost earnings and depletion of savings. Entrepreneurs with disabilities incur increased labour costs associated with their hiring assistants to help them undertake tasks that they are not able to do on their own (OECD/European Union, 2014). These barriers therefore put them at a competitive disadvantage and impede their ability to realise the full potential of the business.

On the other hand, marginalisation is an invisible barrier to economic sustainability that was identified by all the impairment categories. Entrepreneurs who are marginalised are likely to face prejudice and discrimination in their businesses because they have a disability. The marginalisation denies them of entrepreneurial resources, such as access to finance, appropriate training and support, and premise space, which disadvantages them in the local market. For instance, key informant interviews revealed that although financial institutions have become more aware of the need to be inclusive and accessible to people with disabilities, there is no aggressive initiative on their part to sell loans to women entrepreneurs with disabilities as they do with non-disabled entrepreneurs (Key Informant 6).

The impact of marginalisation on economic sustainability has previously been discussed in economics and disability studies. For instance, Boylan and Burchardt (2003) identified difficulties in obtaining capital, whether from a lack of personal financial resources, poor credit rating, or disinterest and discrimination by banks, as one of the principal barriers encountered by people with disabilities. More recently, Bjorvatn and Tugodden (2015), in an experimental study conducted among people with disabilities, stated that marginalisation may make it harder for disabled individuals to establish themselves as entrepreneurs, since they may face the negative stereotype of being considered as less productive, in both financial markets and amongst customers.

Findings in this study therefore confirm arguments by Helander (1998) and Abimanyi-Ochom and Mannan (2014) that women with disabilities often experience double discrimination. They confront additional disadvantages even when compared to men with disabilities and women without disabilities.

However, it is critical to note that discrimination against women with disabilities does not solely originate from the communities in which they operate their businesses, but from the self-perceptions they have of themselves. Entrepreneurs with low self-perception are more likely to have a low self-esteem, and in turn set low goals for themselves in business. Williams Middleton (2013) argues that when engaging socially, particularly with established social groups, individuals endeavouring to take on the entrepreneurial identity are often challenged with how this new identity fits with existing self-perceptions. Alternatively, the positive side of an individual's self-concept can make him or her a wonderful, powerful, and successful entrepreneur (Seaton, Parker, Marsh & Craven, 2014).

Entrepreneurs who have a positive self-concept and have confidence in their abilities to succeed despite their gender, disability, or marginalisation, are likely to achieve economic sustainability. This could explain why some women with impairments who identified with having a positive self-concept, appeared to be more successful than others. For example, the nature of businesses that women with hearing impairments pursued were generally more established in comparison to those in the other categories of impairments; they were better financed; have formal business premises; a loyal customer base; basic formal business skills and training, with the potential of converting their microenterprises into viable formal small business. These findings are in line with Hogan and Turner (1998) who argue that there are people with hearing impairments who are somehow able to access sufficient support and resources to change the way that they perceive themselves in society and they are able to carve out a reasonable life for themselves.

6.2.2 Defining microenterprise economic sustainability

The results of the study also suggest that generally, for the majority of women with disabilities across impairment categories, the concept of economic sustainability is not limited to profit and growth incentives. It also includes the elevated quality of life of entrepreneurs and their families. For these women, owning a microenterprise is a necessity and the only way the entrepreneurs can meet their most important basic needs. Hence, an enterprise that is not only fiscally viable, but also enables them to have an adequate living and social status, is viewed as one that is sustainable.

This understanding of economic sustainability focuses on the individual's survival or social components, rather than the survival of the microenterprise and its ability to support a given level of economic production in the long term. In which case, as suggested by Watson (2015) and Iacobucci and Rosa (2010), economic sustainability may be equated to value creation for the individual entrepreneur and society as well. This perception, however, presents a different picture from the internationally acknowledged and popularly used development agency definitions of economic sustainability. Some of the frameworks used by these agencies, such as the GRI, focus on the enterprises' impact on the economic circumstances of its stakeholders and on the economic systems (The Global Reporting Initiative, 2002), while others such as the United Nations and Wuppertal frameworks focus on GDP per-capita (Labuschagne et al., 2005).

A possible explanation for this distinction between this study's findings and the conventional definitions that have been previously used could be attributed to the fact that the frameworks used by these agencies largely take a macro-level approach focusing on large- and medium-sized enterprises in high-growth environments. The entrepreneurs in this study however, are operating microenterprises in impoverished settings with a limited resource base. The micro nature of their enterprises therefore possibly provides a framework that is worth examining further for micro or similar enterprises. Roy and Wheeler (2006), in their study on microenterprises in West Africa, also highlight that the perception of growth, a developed economy construct, is not necessarily considered as a desirable goal by which most micro-entrepreneurs measure success. Similar to findings in this study, their study revealed that many micro-entrepreneurs measure success based on their ability to provide for their basic needs and those of their household.

Microenterprise economic sustainability in this study is therefore defined as the financial viability that guarantees long-term provision of health, food, education, security, social status and financial independence. It is described based on three dimensions of economic sustainability relevant within the microenterprise setting: enterprise growth; sufficient livelihood, and empowerment as summarised in Table 6.2 below.

Table 6.2: Summary Table of Women with Disabilities' Perceptions of Microenterprise Economic Sustainability

		Physical	Visual	Other	Hearing
Research Question One	*Perceptions of Economic Sustainability*	• Sufficient Livelihood • Enterprise Growth • Empowerment	• Sufficient Livelihood • Enterprise Growth • Empowerment	• Enterprise Growth • Empowerment • Sufficient Livelihood	• Enterprise Growth • Sufficient Livelihood
Comment	Women with hearing impairments are the only category who did not identify empowerment as a dimension of economic sustainability.				

In defining microenterprise economic sustainability, there were slight differences among impairment groups based on the importance that they attributed to a particular dimension of sustainability. Women with hearing and other impairments attributed greater importance to enterprise growth as the top economic sustainability indicator, while women with physical and visual impairments prioritised sufficient livelihood over enterprise growth. A possible explanation of these differences could be that women with physical impairments and visual impairments had a low level of education and were involved in petty trading mainly as the only source of sustenance for themselves and their family members. On the other hand, although women with hearing and other impairments did not have a high level of education, they had alternative support either through the disability associations they belonged to or through family members and friends who also doubled as business partners.

In addition, women with hearing impairments represented the only category of impairment in which economic sustainability was not perceived as empowerment. A possible explanation of this distinction could be that women with hearing impairments typically, as described in the findings chapter, have more access to information and training, compared to other disability categories. In the context of the present study, for example, the women with hearing impairments in a Kampala city suburb when compared to women in other categories of impairment had more access to the empowerment programmes of disability associations such as the National Union of Disabled Persons of Uganda (NUDIPU) and National Union of Women with Disabilities Uganda (NUWODU). These empowerment programmess support

women with micro-financing loans, entrepreneurship skills training, sexual reproductive health and disability rights education, as well as linking them to suppliers and consumer markets (NUWODU, 2015; NUDIPU, 2015). The fact that they not only belong to, but also participate in, disability association activities gives them access to these empowerment programmes. They, therefore, possibly did not necessarily ascribe their empowerment to their owning and managing a business, but rather to the knowledge that they acquired through sensitisation from the association empowerment programmes.

Enterprise growth as an indicator of microenterprise economic sustainability

All categories of women with impairments described enterprise growth in terms of revenue generation and savings. Revenue generation was described as profits, increase in capital, business expansion, and net worth of the enterprise; while savings was money from the business that was put aside on a weekly or monthly basis in a savings group or at home. These findings on enterprise growth as a measure of economic sustainability support cross-country studies on entrepreneurship in both developed and developing economies that use perceptions of growth as a measure of enterprise success (Herrington, Kew, & Kew, 2010). Specifically, the findings on savings are similar to studies of African economies by Miracle, Miracle, and Cohen (1980) that indicate that mobilisation of resources in the informal sector mainly focus on savings accumulated through clubs or associations. They are also similar to recent studies by Nuhu, Donye, Bzugu, and Ani (2015) on savings mobilisation techniques of rural women in Nigeria. They found that farmers and artisans were more likely to engage in savings at home, compared to wage earners, who were more likely to save in banks.

Sufficient livelihood as an indicator of microenterprise economic sustainability

All the women with impairments described sufficient livelihood as an economic sustainability dimension in terms of basic needs, and family members' social welfare. These findings are similar to those from research conducted by Pechlander, Raich, Zeher & Peters (2004) among small- and medium-sized enterprises regarding owners' perceptions of enterprise growth, postulating the entrepreneurs' well-being as a growth indicator. They argue that entrepreneurs are only successful when they have some form of holistic balance and harmony. A business is considered to be successful when the well-being of the business owner

is flourishing also. This therefore implies that the two aspects of the entrepreneur's life work hand-in-hand and are mutually inclusive.

Furthermore, the fact that women with disabilities are necessity entrepreneurs driven by livelihood needs may explain why they perceive sufficient livelihood as economic sustainability. In an environment in which poverty and inequity are endemic, people will always be prone to view necessities, such as food, shelter, clothing, education, and access to health services, not as a basic human right, but rather as a luxury. As Rosa, Kodithuwakku, and Balunywa (2006) state, there is no security of regular welfare benefit income to fall back on during hard times for people with disabilities living in developing countries. The microenterprise and the entrepreneur are considered as being one and the same, and therefore survival of the individual entrepreneur is assumed to be survival of the microenterprise (Diomande, 1990; Iacobucci and Rosa, 2010).

Empowerment as an indicator of microenterprise economic sustainability

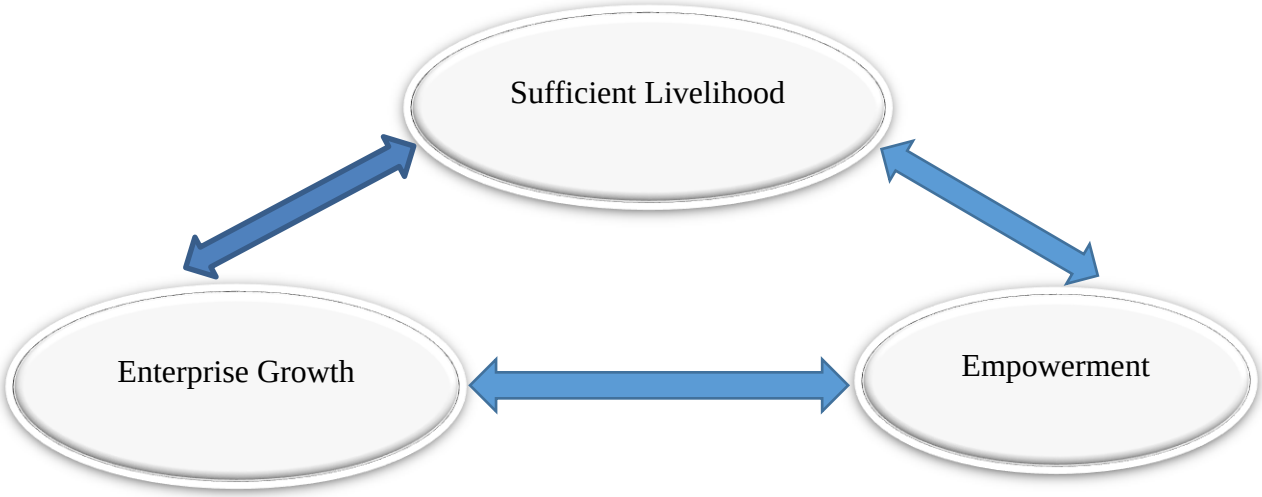
Women from three categories of impairments, that is, physical, visual and other impairments, described empowerment as an economic sustainability dimension in terms of asset acquisition, economic independence, and status in society. Owning a business gives women with disabilities a sense of self-empowerment because they have the freedom to make independent choices regarding their work, life, and finances. Entrepreneurship gives them the opportunity to take control of their labour market participation and provides a better adjustment of their disability by providing more flexibility in the workplace (Kasperova & Kitching, 2014).

These findings mirror recent studies by Davies (2001) and Watson (2015) on small- and medium-sized microenterprises in developing economies with impoverished communities where economic sustainability was measured in terms of elevation of social status of the entrepreneur, and linked to economic empowerment and job creation. Furthermore, recent studies (De Vita, Mari & Poggesi, 2014; Haugh & Talwar, 2016; Vossenberg, 2013) on women entrepreneurs in developing economies suggest that entrepreneurship empowers women and contributes to the social order in which they are embedded. It empowers them through improving their family income, increasing their confidence, freedom, pride, contentment and independence.

The triadic relationship between enterprise growth, sufficient livelihood and empowerment.

The researchers' analysis of the findings is that women with disabilities when sharing their perceptions of economic sustainability described the three dimensions of enterprise growth, sufficient livelihood, and empowerment, as having a triadic relationship. These dimensions were viewed as being interrelated and closely linked in such a way that women with disabilities perceived all, or a combination of them, simultaneously as indicators of microenterprise economic sustainability. Economically sustainable enterprises were those presumed to generate a profit that allowed the entrepreneur to pay for their basic needs, and at the same time allowed them to independently cater for their basic needs without having to rely on handouts. Figure 6.2 presents a visual representation of this mutually inclusive and triadic relationship.

Figure 6.2: Framework for Defining Economic Sustainability in Poverty Contexts



This research confirms findings by Walls et al., (2001) which reveals that people with disabilities are redefining the perception of success in business, not only as a financial gain for individuals, but also as control over workload, resolution of accommodation concerns, increased self-sufficiency, and/or participation in meaningful work. Davidsson (2006) goes on to purport that the motivation behind the founding and/or owning and operating of a business can be very diverse; from financial security to a lifestyle preference, to the realisation of a grand vision, and everything in between. Enterprise growth may be influenced by both the

entrepreneur's ability to produce and maintain a pleasant atmosphere within the firm; and the entrepreneur's well-being (Pechlaner, Raich, Zehrer & Peters, 2004).

A microenterprise in a resource-constrained context is seen as creating economic sustainability, if it is presumed to increase household income, increase personal savings, and the social status of the entrepreneur. Entrepreneurs operating in poor environments are not concerned about their immediate financial performance, but rather with their enterprises' ability to continue long into the future to provide for their families' welfare and meet their social obligations. Entrepreneurs in resource-starved environments often forego short-term profits for other goals, such as satisfaction from achievement, contributions to society, and helping the community (Diomande, 1990).

Findings in this study respond to previous calls by Zahra & Wright (2016) to focus on the evolving social role of entrepreneurship. These authors have suggested that there is a need to link entrepreneurial activities to other societal efforts that are targeted at improving individuals' quality of life, enriching human existence, and achieving progress. They further propose that there is a need to have a balance between social wealth and financial wealth.

These results further support the argument that sustainable development neglecting social or environmental issues may be a barrier to long-term survival at both the micro and macro level. Consequently, the enterprises that effectively manage their social and environmental issues help to make themselves economically sustainable (The SIGMA Project, 2001; Vargas, 2000). The results are also in line with other studies by Powell and Eddleston (2013) and Chapman (1975) on women in business and leadership; they suggest that women tend to be relationship-oriented in business and therefore feel that building on existing relationships naturally leads to a sale, which is sometimes the case.

These results give insight into the relative importance of each individual indicator of microenterprise economic sustainability. On average, when all impairment categories are taken into consideration, the importance given to sufficient livelihood is on par with that given to enterprise growth. This suggests that, in general, neither sufficient livelihood, nor enterprise growth, plays a more important role when explaining the occurrence of microenterprise economic sustainability in poverty contexts. Instead, both seem to be equally important in

defining microenterprise economic sustainability within the social-welfare confinements of poverty eradication. Empowerment, however, is less important, albeit still significant, as an indicator of economic sustainability. This finding suggests that the indicators of microenterprise economic sustainability, at least individually, are somewhat subservient to enterprise growth and sufficient livelihood in defining microenterprise economic sustainability. In their interaction however, empowerment has a greater emphasis, suggesting that when assessing microenterprise economic sustainability, one may have to view the microenterprise, entrepreneur, and environment in which they operate in, more holistically.

The finding that the indicator of empowerment is less important than the enterprise growth indicator contradicts previous studies by Buttner and Moore (1997) on women entrepreneurs in small- and medium-sized enterprises across the United States. They found that although profit and business growth were important, they were less substantial measures of success when compared to self-fulfillment and goal achievement. An obvious explanation of these differences in perceptions is the fact that these two studies were conducted in different socio-economic contexts, that is, small- and medium-sized enterprises in high-growth industries as compared to microenterprises operating in resource-constrained environments. This contradiction therefore strengthens the argument that this research presents in regards to individual perceptions and measures of economic sustainability being context dependent.

Most adult entrepreneurs operating in resource-constrained countries tend to regard what they are doing as their livelihood. Their business activities and behaviours are driven mainly by their most basic needs and they are entrepreneurs principally by necessity (Roy & Wheeler, 2006). They are inevitably motivated to improve themselves and make enough money to realise certain goals, such as educating their children, buying land, and raising their social status. These goals are necessities in more mature nations, but for many people living in developing nations or emerging economies, they are aspirations.

The findings in this study are similar to the sustainable livelihood approach which attempts to understand poverty as a multifaceted concept, covering more than just financial viability. It emphasizes that other aspects are important too, such as health, social status and natural resources (Krantz, 2001). These factors as highlighted by the women with disabilities,

have an impact on how they are able to take advantage of economic opportunities, how they combine what they have learnt, and thereby the economic sustainability they create.

In conclusion, the findings on defining economic sustainability represent a next step in developing theoretical frameworks that explain the occurrence of microenterprise economic sustainability in an impoverished context. The results show that developing an understanding of concepts that are representative of economic sustainability is not straight forward as interpretations are context-dependent and social and economic aspects are often closely interconnected. This leads to the first proposition of this study:

Proposition 1: Social components should be considered in the classification of economically sustainable microenterprises in resource-constrained environments.

6.3 Entrepreneurial learning of women with disabilities in social settings

Research in entrepreneurial learning represents a critical development in the sustainability of enterprises. In analysing the second research question on how women with disabilities learn entrepreneurship in social settings, this study sheds new light on how individuals with intersecting social identities of gender and disabilities learn in social settings. As earlier stated a number of researchers in the fields of entrepreneurship and social learning theory have explored this issue and in so doing have developed some significant insights. For example, vicarious experiential learning (Hoover & Giambasita, 2014; Minniti & Bygrave, 2001), learning through observation and imitation (Bandura & McClelland, 1977; Wood & Bandura, 1989), and modelled learning (Ribes-Inesta & Bandura, 1976; Kakouris, 2015), have been identified as learning strategies in social settings.

Findings in this study resonate with aspects of the existing literature, but also extend them to include learning strategies that take into consideration the intersecting social identities of the learner – which has been largely ignored by researchers studying entrepreneurial learning. Specifically, the study identifies distinct entrepreneurial capabilities such as self-determination and adaptation that sustain learning in social settings for learners with intersecting social identities of gender and disability. The study introduces a new stream of social learning that is referred to in this study as “adaptive observational learning”. It is a form

of learning that involves acquiring new knowledge by observing, adapting, cleverly imitating and replicating what others do in a way that is well suited to their abilities and enables them to overcome their limitations.

Three major themes were identified from the accounts which related to women with disabilities' learning. These themes consisted of portfolios of learning, learning impeders and enablers, as well as learning outcomes. Together, these provide insight into the entrepreneurial learning patterns of women with disabilities and inform the design of more effective learning environments for this category of entrepreneurs.

Learning portfolios of women with disabilities

Entrepreneurial learning was examined by looking at the learning portfolios of women with disabilities. These portfolios are of interest to researchers and trainers alike as they are especially useful when comparing cases and they enable the various elements of entrepreneurial learning to be interrogated further (Filion, 1997). This is especially valuable in the field of entrepreneurial learning that has a wide range of learning portfolios. The researcher considers some of those that apply to this category of women with disabilities below as summarised in Table 6.3.

Table 6.3: Summary Table of Women with Disabilities' Learning Portfolios

		Physical	Visual	Other	Hearing
Research Question 2	*Learning Portfolios*	• Experiential • Observation • Semi-formal • Prejudicial • Self-generated • Emotionally driven • Creative	• Self-generated • Experiential	• Observation • Experiential • Semi-formal	• Semi-formal • Observation • Self-generated
Comment:	Women with visual impairments are the only category that do not learn through observation, while those with other impairments did not identify self-generated learning, and those with hearing impairments did not identify experiential learning.				

Findings reveal that women with impairments have different approaches to learning within the social learning framework. These approaches include: experiential, observation, semi-formal, prejudicial, self-generated, creative, and emotionally driven learning. The four most common approaches that were adopted by women in at least three of the impairment categories were experiential, observational, self-generated, and semi-formal learning.

Women with visual impairments were the only ones who did not report learning through observation. These findings on women with visual impairments do not come as a surprise as common sense dictates that in most cases, for observation to take place, it requires the engagement of one's visual senses. This, however, contradicts the central tenet of social learning theory (Bandura, 1971; 1977; 1986) which argues that people learn through observing others and the reward or consequences that arise thereof. Although one may justifiably argue that blind people observe through their hands, this is inconsequential as there must be a willing party to show them what to observe. Even then, there are certain actions that can't be shown to them immediately as they occur, such as the rewards and the benefits of the actions of those who are being observed. Additionally, it becomes a challenge in situations where the individual who ought to be observed is hesitant to share details of what they do for fear of competition.

Women with other impairments were the only ones who were not self-taught. This is probably because most of the women had a learning impairment, or in some cases, multiple or intersecting impairments. Their impairments related to cognition, mental disorders, intellectual, and developmental functioning. When compared to the physical, visual, and hearing impairment category, their disability was more severe, or varied in terms of the nature of restrictions that they placed on their ability to undertake *normal* self-generated learning activities. Self-generated learning requires the personal responsibility of self-monitoring and self-management processes in constructing learning outcomes (Garrison, 1997). We therefore may expect there to be a variation between those women with disabilities whose impairment has little impact on their ability to be self-taught. However, this is not the case for women in the other impairment category, as they may have impairments that render them less incapable of self-teaching (Kitching, 2014).

What is clear from the variations in the learning approaches adopted by the women in the different impairment categories is that the type of social learning approach one may or may not adopt depends on the nature of the impairment and competitive environment in which one is learning. Overall, these women, regardless of impairment, adopt at least more than one learning approach, therefore creating a mixed learning portfolio. The adaptation of the different learning modes enables them to perform better with regards to different aspects of the opportunity identification and exploitation process (Corbett, 2005). They are able to blend these learning modes in order to develop an ingenious-imitation-based model of opportunity exploitation that includes experience, observation, creativity, and self-teaching. Development of opportunity recognition through combining learning models has been done in past studies, such as Lumpkin and Lichtenstein (2005), who build on three approaches to organisational learning (behavioural, cognitive and action learning) in order to come up with a creativity-based model that includes both discovery and formation stages.

These women therefore learn new behaviour through observing someone performing that behaviour, and ingeniously copying and replicating it based on the observer's ability, resources at their disposal, changes in the environment, and then converting it into appropriate behaviour. This type of learning is a component of the social learning sequence which this

study introduces as the concept of “adaptive observational learning”. The next proposition of this study is:

Proposition 2: Adaptive observational learning is how women with disabilities learn entrepreneurship in social settings.

6.3.1 Adaptive observational learning

In explaining the new metaphor of “adaptive observational learning” that this study introduces, the researcher draws from the findings that relate to the learning impeders, enablers and outcomes as summarised in Table 6.4.

Table 6. 4 Summary Table of Learning Enablers, Impeders and Outcomes for Women with Disabilities

		Physical	Visual	Other	Hearing
Research Question Three	*Learning Enabler*	• Social Support • Self-determination • Shared Understanding of Learners Needs	• Self-determination • Positive Self-concept	• Self-determination • Social Support	• Self-determination • Social Support • Visualisation of the Learning Process
	Learning Impeder	• Financial Constraints • Social Constraints	• Interpersonal Constraints	• Personal Constraints • Process Related Constraints	• Financial Constraints • Interpersonal Constraints • Technological Constraints • Process Related Constraints • Personal Constraints
Research Question Four	*Learning Outcomes*	• Competency Development • Enhanced Self-efficacy • Self-determination • Adaptation • Self-restraint	• Enhanced Self-efficacy • Self-determination • Competency Development • Adaptation	• Competency Development • Self-determination • Enhanced Self-efficacy • Strategic Interactions	• Competency Development • Enhanced Self-efficacy • Self-restraint • Opportunity Identification • Adaptation
Comment	Women with physical impairments are the only category that identified shared understanding of learner needs as a learning enabler, while those with hearing impairments are the only ones that mentioned visualization of the learning process. On the other hand, women with hearing impairments are the only ones that highlighted technological constraints as a learning impeder. Furthermore, other impairments are the only ones who did not mention adaptation as a learning outcome but rather mentioned strategic interactions, while those with hearing impairments are the only ones who highlighted opportunity identification.				

The adaptive observation learning process assumes that entrepreneurial learning for women with disabilities in social settings occurs by ingeniously imitating others. Ingenious imitation entails individuals cleverly imitating others in a way that is well suited to their purposes and enables them to overcome their limitations. It is dominated by three variables: entrepreneurial personal factors, behavioural factors, and environmental factors, that all influence each other as the entrepreneur internalises outside information (knowledge). The entrepreneurial personal factors are intrinsic; the entrepreneurial behavioural and environmental factors are extrinsic. These three factors converge with each other causing learning to occur (Bandura, 1977; 1986; Pajares, 2002). Findings from this study revealed that self-determination, self-concept, and self-efficacy were the entrepreneurial personal factors; social embeddedness, financial resources, technological and institutional support were the environmental factors; and self-restraint, adaptation, competency development and opportunity identification were the entrepreneurial behaviours that women entrepreneurs with disabilities engaged in the adaptive observational learning process. The sub section that follow explain the interplay of these factors respectively.

Personal, behavioral and environmental factors of "adaptive observational learning"

Entrepreneur's personal determinants of self-determination, self-concept, and self-efficacy affect their behaviour determinants, and likewise, the performance of such behaviours can modify entrepreneurs' self-determination, their perception of self and self-efficacy mechanisms. Entrepreneurs with self-determination are likely to develop self-restraint, and ingeniously imitate by adapting to changing circumstances. The experience entrepreneurs have acquired over the years managing microenterprises builds their competence awareness and enhances their self-efficacy. Through day-to-day problem solving, decision making and goal setting, they gain the confidence to run their enterprise and the resilience to persevere. Their self-determination suggests that women with disabilities are willing to face mistakes and errors in their pursuit of running a business. They are able to adjust time after time to all the failures before them, and build their confidence with every successful achievement.

Entrepreneurs with self-determination are likely to be ingenious imitators. Self-determination entails individuals making choices and decisions without undue influence and interference from external parties, as well as understanding their strengths and weaknesses with

the belief that they are capable and effective (Wehmeyer, 1996). On the other hand, ingenious imitation involves adjusting and coping with the current environment in new and better ways (Senge, 1990). Self-determined entrepreneurs therefore observe the behaviour that they can emulate, and they are able to adapt and cope with the liabilities of newness that involve several aspects related to the various ways that other entrepreneurs reduce the traditional obstacles and uncertainties related to managing a business. For instance, how to find financial start-up capital, legitimacy building, adaptation to changes, gaining recognition in the community, and having access to social and business networks.

Entrepreneurs who have self-restraint, and are adaptive are likely to be self-determined learners. They have the ability to control behaviour, even within an unfavourable environment and they develop good coping mechanisms against stressful environments where they are marginalised and function with negative personal characteristics. As a result, they learn to identify and exploit potential business and growth opportunities and effectively learn to imitate what other successful business people are doing. This self-determination equips entrepreneurs in terms of effectiveness in recognising and acting on entrepreneurial opportunities and coping with the encumbrances of innovation.

Entrepreneurs who are self-determined are therefore more likely to identify business opportunities and develop competencies. Entrepreneurs who have learnt the value of being patient and persistent in business, even in the midst of adversity, use their experiences to either take on or avoid certain risks and identify possible opportunities. Shane and Venkataraman (2000) suggest that people with a strong desire to succeed are more likely to exploit entrepreneurial opportunities and perform better than those with a weaker desire to succeed.

Through self-determination, entrepreneurs are open to learning because they believe that they can learn like any other person. They are receptive to getting support and assistance from the community because it is not a criticism of their abilities. They are comfortable not understanding concepts immediately, because they see learning as a pursuit of knowledge and know that motivation and effort are just as important as knowing how to do something. The entrepreneurs' self-determination influences their openness to learn and perseverance in the learning process.

Entrepreneurs with a positive self-concept and high self-efficacy are likely to identify and exploit opportunities and become adaptive. Entrepreneurs with a positive self-concept and high self-efficacy have a positive view of themselves which leads to confidence in their entrepreneurial abilities, self-acceptance as entrepreneurs with impairments and optimism in an uncertain business environment. They are therefore likely to be adaptive as they believe that the ability to influence outcomes resides within them, and is the direct result of their efforts, personality strength, and motivations (Toussi & Ghanizadeh, 2012).

The enhanced self-efficacy enables them to improve their newly-learned knowledge and behaviour by putting it into practice, despite any uncertainty. This optimistic self-perception also steers them to confidently seek out opportunities to develop and improve their businesses. Shinnar et al. (2014) suggest that self-efficacy beliefs are developed and enhanced through entrepreneurial learning by offering the entrepreneur an opportunity to repeatedly engage in a task and develop confidence in doing it. Previous entrepreneurial experience increases one's entrepreneurial self-efficacy because it provides opportunities for enactive mastery and role modelling. Even in cases of past failure, entrepreneurs are still able to acquire skills and performance strategies that are useful for the entrepreneurial role (Minniti & Bygrave, 2001). Shane and Venkataraman (2000) suggest that entrepreneurs with greater self-efficacy are more likely to exploit opportunities because exploitation requires people to act in the face of uncertainty. Opportunity exploitation involves ambiguity, and people who have high self-efficacy have a greater tolerance for ambiguity are more likely to exploit opportunities.

Self-restraint is also central to entrepreneurial orientation as it assists the entrepreneur in acquiring the requisite skills and knowledge required to successfully exploit entrepreneurial opportunities. Entrepreneurs who are self-restrained are likely to possess self-efficacy and self-determination. They create internal standards for acceptable performance and become self-reinforcing via positive self-talk and feedback. They plan and monitor their actions and adapt them to the attainment of their business goals. For instance, women entrepreneurs are able to use their savings to identify opportunities that they previously would not have confidently pursued due to financial restrictions. These findings are linked to the self-directed learning approach (Brookfield, 2009), as described by Tseng (2013), where learners assume self-monitoring and self-management processes in constructing meaningful learning outcomes.

Hmieleski and Baron (2008) argue that an entrepreneur's self-restraint approach has implications for the success of opportunity identification and exploitation in dynamic environments. At the self-restraint level, individuals develop self-efficacy beliefs, as well as higher-order cognitive strategies, that enable them to utilise self-restraint in the environment in which they operate and learn (Zimmerman, 2008).

On the other hand, the entrepreneur's personal determinants of self-concept, self-determination, and self-efficacy are modified by environmental determinants such as social embeddedness, financial resources, institutional, and technological support. Entrepreneurs who are socially embedded with solid social ties in the form of professional or family networks are more likely to have self-determination and be resilient than those entrepreneurs who do not have any social support or financial buffers. Social connections play a positive role in these entrepreneurs' lives both at an individual and enterprise level. A support system of family, friends, business professionals, neighbours and others can provide business advice and financial assistance, not to mention emotional support, during hard times thereby allowing the entrepreneur to better cope, adapt, and transform to dynamic enterprise demands. Turning to social resources enhances the entrepreneur's recovery from disappointments, losses made and stigmatisation in business. Aldrich and Meyer (2015) draw attention to social capital as an underutilised resource that strongly influences resilience at the communal level. They argue that the focus should turn towards enhancing social cohesion and deepening trust in communities in order to build up an individual's resilience during difficult times. This finding therefore sheds new light on how having social networks may help an entrepreneur to become more self-determined.

When entrepreneurs have financial resources and institutional support, they learn how to be self-determined. Access to capital, whether in the form of savings, assets, loans or a paying job on the side, enhances the entrepreneur's financial resilience. Institutional support in the form of business skills training, regulatory and administrative support, market information and access to networks, gives entrepreneurs an idea of what is entailed in managing a business and reduces the stigma of failure, hence enhancing their self-determination. The majority of women with disabilities, regardless of their impairment, have limited access to capital and institutional support. This is despite disability issues in Uganda being part and parcel of the

national policy and programme agenda (Abimanyi-Ochom, & Mannan, 2014; Dube, 2005). The limited access to service delivery in the form of financial and institutional support, makes the operationalisation of the knowledge, skills, and ideas that they may have acquired through the day-to-day management of their businesses harder. It is their self-determination that enables them to exploit the limited financial and institutional support that they have at their disposal. Self-determination enables women with disabilities to circumvent the deficient physical and communication accommodations in their business learning environment.

These findings on the links between entrepreneurial resources and self-determination mirror research done in impoverished contexts (Lang, Kett, Gorce, & Trani, 2011; Lewis & Porter, 2004; Schulze, 2010) that suggests that for people with disabilities, and more so for women with disabilities, access to finance with regards to accessibility of the physical environment, including transport, buildings, and services being within safe physical reach, continues to be a challenge. There have also been studies examining how entrepreneurs with disabilities cope with limited resources in an able-bodied dominated business context. These studies (Dakung, Orobia, Munene & Balunywa, 2017; Hwang & Roulstone, 2015) reveal the fact that entrepreneurs with disabilities are able to get some form of revenue, however meagre from operating their businesses. This motivates them to work harder, persist longer and persevere in the face of adversity.

In addition, the entrepreneurs' self-concept also determines how they will exploit or make use of the financial, social, and institutional resources that they have at their disposal. The entrepreneur's self-concept is central to how they learn, view life, their experiences and their role in business. It influences the attitude that they bring to learning and managing their business. Entrepreneurs with a positive self-concept strive for success in an unstable and unfriendly learning environment. They persist and continuously change their strategies in order to confront obstacles and adapt to the changing business environment.

Furthermore, access to institutional, social, technological and financial resources alter the way in which entrepreneurs behave. At the same time, entrepreneurs' behaviour can affect and modify their institutional, social, and financial resources. Entrepreneurs who are socially embedded are able to interact with, connect and experience caring of others, which motivates them to pursue certain goals, including acquiring skills, knowledge, and competencies for

running a business. Socially-embedded entrepreneurs are likely to be self-restrained, adaptive and able to identify opportunities, and therefore ingeniously imitate what other entrepreneurs around them are doing. The freedom to try things out within a sharing and caring learning environment increases their ingenuity. Entrepreneurs with self-restraint, adaptability, and the ability to identify opportunities are likely to make use of the limited resources that they have at their disposal.

Adaptability is how entrepreneurs adjust to situational cues from their internal and external environment, with the aim of becoming better suited to survive, manage, and grow their enterprises within this environment (Morris, Kannemeyer & Pitt, 2015). Entrepreneurs learn to operate in a highly constrained and competitive environment by continuously adjusting and fitting modifications to meet their entrepreneurial learning needs. As a result, they are able to put to use the scarce resources that they have at their disposal. Entrepreneurs with impairments often develop new and effective ways of moving around, or otherwise overcoming their impairment problems (Harper & Momm, 1989). The experience of facing and coping with difficulties which are unfamiliar can be a valuable, if onerous, form of personal development.

Entrepreneurs who have family members, friends, or professionals who have businesses are likely to ingeniously imitate business ideas. They are able to witness first-hand the business rewards or consequences people in their social networks gain from behaving in a certain way. They begin to emulate the rewarding behaviours, such as financial discipline (e.g. saving, and record keeping). However, they do not stop at imitating, but they also come up with better ways of modifying behaviours to their advantage. For instance, women with disabilities in this study took advantage of their membership of disability groups to form savings groups and make group investments; these provided greater returns and capital reinvestments for their businesses than what formal financial institutions offered them. These entrepreneurs, become adaptable because they recognised that the success or failure of their business was a consequence of the decisions they made, how they behaved, and how well they adjusted to new conditions. These findings are in line with the social network approach which suggests that a person's behaviour is contingent with the nature and structure of social relationships, which also provides the resources and support required for entrepreneurship (Tesfom, 2006).

Furthermore, entrepreneurs who belong to a social group are likely to be self-restrained, setting themselves certain performance expectations and engaging in self-corrective evaluations of their performance until they have achieved the desired goal. For instance, the women who were members of savings associations ensured that they learnt to put aside a weekly subscription fee towards their business savings, even when they had pending family obligations. While some of the women observed how other members had benefited from the savings group; for others, the fear of being considered unserious or expelled from the group for failure to pay up inadvertently helped them to developed financial discipline. This relationship between social resources and self-restraint has been alluded to in a number of authoritative papers on social learning. This includes the assertion that social networks provide social recognition of high standards in setting behaviour. People learn to evaluate their behaviours partly on the basis of how others have reacted to them. People tend to adopt standards of self-restraint displayed by exemplary models; they evaluate their own performances relative to that standard and they serve as their own regulative agent (Bandura, 1971; 1986; 1997).

Entrepreneurs who are socially embedded are also likely to identify and exploit business opportunities. Through their social connections, entrepreneurs are able to access information that is fundamental to developing the capacity to recognise and exploit new business opportunities. At the same time, exploitation of opportunities creates social networks and develops social capital for the entrepreneurs. As an entrepreneur, exploiting an opportunity means they must interact with other individuals (suppliers, customers, business partners, association members), who then become part of their social network. For instance, many of the women reported getting wind of potential business opportunities, advice, and ideas on how to improve their businesses from a family member, or through some of the groups to which they belonged. At the same time, for some of these women, owning a particular kind of enterprise was what gives them entrance into some of these associations and programmes. They had a better understanding of the market in which they operated, better contacts and supplier/ customer relationships, and a better understanding of what would sell well, when and how (Roy & Wheeler, 2006).

Unlike this study, most entrepreneurship studies on social networks and opportunity identification have revealed a single direction relationship and not a simultaneity relationship.

Over the decades, there have been entrepreneurship studies linking social networks to opportunity recognition and opportunity exploitation (Aldri & Cliff, 2003; Davidsson & Honig, 2003; Lim & Xavier, 2015; Ramos-Rodríguez et.al, 2010). Social networks have been identified as antecedents to the entrepreneurial alertness needed for opportunity recognition, evaluation, and exploitation (Ardichvili, Cardozo, & Ray, 2003; De Carolis & Saparito, 2006). Through social networks, the entrepreneur gains access to support, information and assistance which creates a favourable condition for exchange and the creation of new knowledge. This study suggests that an entrepreneur's social network is their most important source of knowledge and new ideas. At the same time, knowledge and new ideas are a gateway to the formation of new relationships and social connections.

However, the downside of being socially embedded is that it limits entrepreneurs to exploiting only those opportunities they believe they are capable of doing, and discourages them from pursuing opportunities they believe may be out of their reach. Socially-embedded entrepreneurs are likely to exploit business opportunities that are considered acceptable to their social group. These findings corroborate what the key informants said regarding disability associations restricting and exposing people with disabilities to prejudicial training programmes and business opportunities (Key Informant 5). These findings also align with research by Davila and Foster (2010), and Rizzo (2002) with regards to entrepreneurship start-ups. They purport that family, friends and business support providers, at times, all act in ways that undermine potential entrepreneurs' self-confidence and discourage them from venture creation and entrepreneurial thinking. Business advisors are often hesitant to recommend entrepreneurship as a career option for people with disabilities and sometimes actively discourage them from being self-employed (OECD/European Union, 2014).

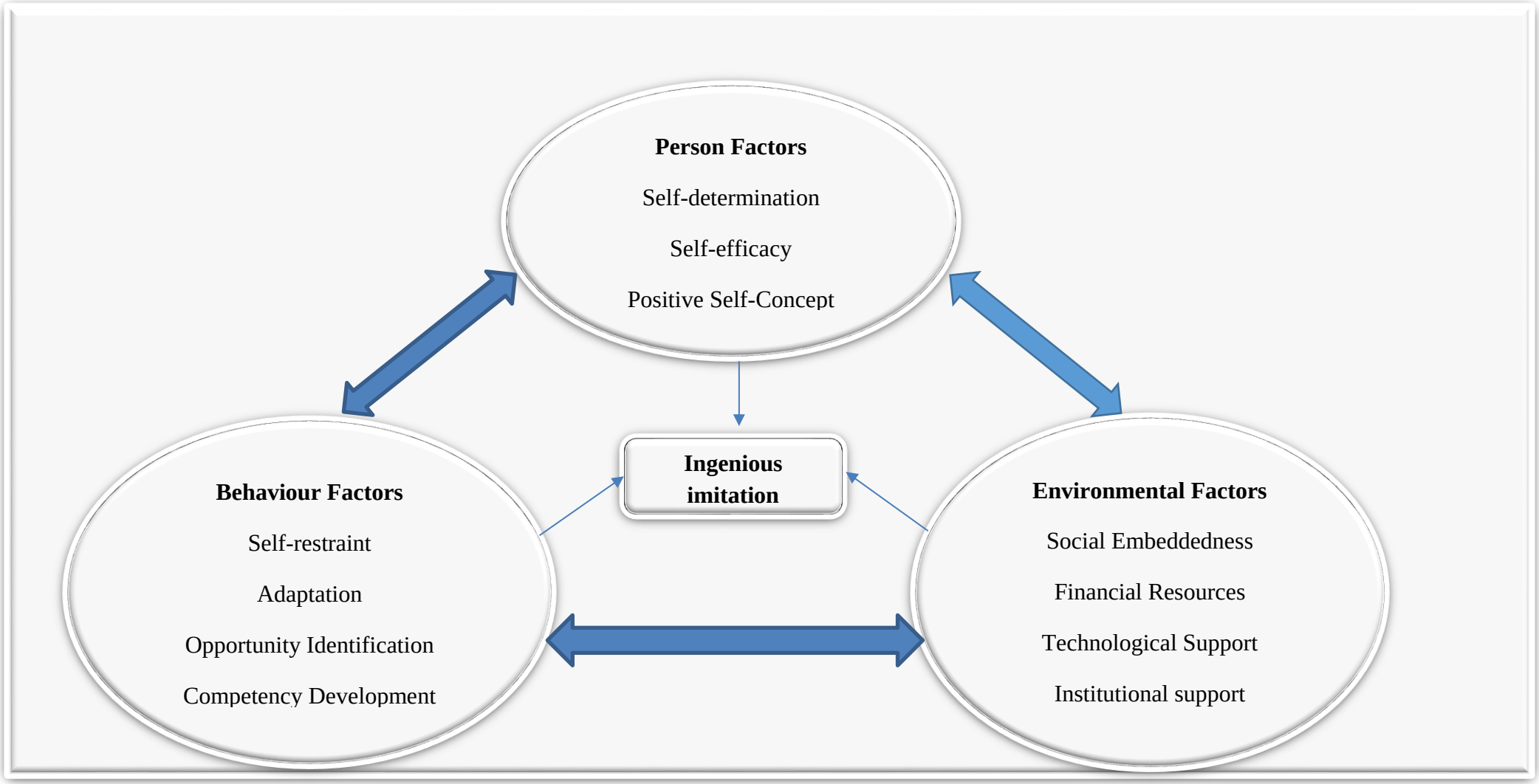
Entrepreneurs with institutional support from legislative and regulatory bodies are more likely to be ingenious and exploit opportunities. Institutions set constraining and enabling precincts for entrepreneur's behavioural orientations and actions. As constraining factors, they add to the transaction costs for developing a business and they affect the returns from entrepreneurship. For instance, city council authorities and landlords who collect unfair amounts of taxes force women with disabilities away from accessible premises in a bid to keep the city clean. As enabling forces, they reduce transaction costs, uncertainty and risks of

operating as an individual entrepreneur. For instance, the disability associations encourage the formation of the women's cooperatives and savings groups that provide business advice, premises, and in some instances, act as a link to business opportunities. These results are consistent with Baumol (1990) and Shapero and Sokol (1982), who found that institutional resources influence both direct and indirectly whether an entrepreneur channels their resources to productive and innovative activities. These institutions include any regulations which directly influence the costs of conducting business, such as labour market policies and tax policies, as well as education policies which influence the individuals' skill set, knowledge, and resources required for entrepreneurial learning.

Entrepreneurs with limited access to financial resources and institutional support are likely to self-organise and self-monitor, and therefore become self-restrained learners. They tend to monitor, direct, and regulate their actions towards goals of business knowledge acquisition that they can effectively measure and accomplish on their own. In particular, they are cognisant of their financial limitations, and hence focus on learning skills that they can financially afford to implement, while ignoring those that are beyond their financial control. The scarcity of finances forces them to monitor every shilling and think twice before investing or spending it (Diamonde, 1990). These entrepreneurs learn to ask specific questions of themselves and others regarding business viability. This is because the chronic life conditions of living in poverty and having a disability, when coupled with their low-income levels, make it difficult to adjust and adapt to challenging and fast-changing business learning situations that require huge capital investments. This lack of finances pushes them to limit their learning to business processes that require low capital investments. Therefore, they end up managing survivalist enterprises that operate in the informal sector of the economy, generating low incomes.

Figure 6.3 illustrates the interplay between the personal behavioral and environmental factors of the "adaptive observational learning" framework that this study introduces.

Figure 6.3: Adaptive Observational Learning Framework



In summary, findings on the adaptive observational learning process introduce self-determination and adaptation as two entrepreneurial capabilities in the learning process that have not been exhaustively discussed in previous entrepreneurship studies on social learning theory. Self-determination was highlighted as a learning enabler and outcome by all impairment categories. It is an intrinsic process driven by the motivation of an individual to be the primary determinant of their thoughts, feelings and behaviours (Abery, 1994). It is the combination of skills, knowledge, and belief that enables resilience, self-advocacy, self-regulation, proactivity, problem solving, and creativity (Algozzine et al., 2001; Field et al., 1998). Although Bandura (1986, 1991) and Bandura and Wood (1989) discuss some aspects of self-determination, such as self-regulation, resilience and proactivity, they do not discuss other aspects of self-determination that are rooted in an individual's ability to adapt and overcome limitations such as creativity, decision making, self-advocacy, problem solving and goal setting. These are virtues that nurture ingenious imitation and enable people to move through hardship and become better. Self-determined entrepreneurs are resilient and able to integrate hard experiences into their lives in a way that makes them better.

Furthermore, adaptation, which was highlighted by the majority of the women with disabilities as a learning outcome, is scarcely mentioned in social learning literature. Yet common sense dictates that for people with disabilities, not all social learning can be observed, processed and replicated without adjusting to their specific capabilities to the extent possible for their situation. Adaptation holds the key to ingenious imitation. It allows the women with disabilities to adjust themselves to changing circumstances and in the process alter procedures and structures to accommodate their impairment limitations and create a dynamic environment in which they can learn and work.

One major drawback of adaptive observational learning is that because it is learner centred and idiosyncratic to the individual, i.e. based on each learner's experiences, perspectives, backgrounds, talents, interests, capabilities and needs, it then becomes hard to establish a standard against which one can prove its effectiveness. Perhaps the most serious disadvantage of this method is it can't be deconstructed into logical parts as the learner has the responsibility to accommodate the learning process to their own unique learning style in order to structure their own learning (de la Sablonniere, Taylor & Sadykova, 2009). This therefore

makes replication of this learning strategy complex. Nevertheless, adaptive observational learning emphasises recognition of the uniqueness of each learner and may therefore provide for adequate guidance, and other support services suited to bring about wholesome learning for individuals with multiple identities of disadvantage. The study therefore contributes to social learning theory by discussing the different aspects of the entrepreneurial learning process, and links them together in order to create a cohesive explanation of how women with disabilities learn in social settings. The third proposition of this study is therefore:

Proposition 3a): Self-determination is a learning enabler and outcome that increases entrepreneurs' ability to ingeniously imitate.

Proposition 3b): Adaptation is a learning outcome that increases women with disabilities' ability to ingeniously imitate.

6.4 Effects of intersectionality on entrepreneurial learning and occurrence of economic sustainability.

Implicit in entrepreneurship research is that all entrepreneurs are able-bodied agents and therefore entrepreneurs with impairments who are differently abled agents are largely invisible in the literature (Kasperova & Kitching, 2014). This study clarifies our understanding of how a differently abled group of entrepreneurs with multiple identities of disadvantage learns entrepreneurship in social settings. It highlights their learning outcomes and explains the effect of these outcomes on microenterprise economic sustainability.

This section unpacks the diverse practices that may be understood through entrepreneurial learning and economic sustainability, to understand how they may be experienced by women with disabilities. In order to contextualise entrepreneurial learning, the researcher argues that two broad framings are necessary: first, an appreciation of the role of the entrepreneurs' intersecting social identity, in particular their gender and disability; and second, an understanding of the significance of the wider marginalised culture in which women with disabilities operate their businesses. The entrepreneurs' intersecting identity not only influences their economic sustainability, but how they learn as well.

Intersectionality and entrepreneurial learning

Findings revealed that all the women with disabilities identified with having an intersecting social identity structure that is a combination of their gender and disability. With regards to their learning experiences, one aspect of their intersecting identity (disability) dominated the other (gender). This should not minimize the theoretical importance of assuming that disability and gender work together in tandem. In this study, women with disabilities did not report gender on its own as an important aspect in influencing entrepreneurial learning. However, they reported that the fact that they have an impairment, and they are women operating in an impoverished context, often affects their learning and economic sustainability of their businesses. Their intersecting social identity of gender and disability is therefore "locked" and cannot be separated.

These findings suggest that gender as an analytic category can no longer be considered in isolation of other processes of oppression and identity or without considering context (Samuels & Ross-Sheriff, 2008). The findings support the idea that intersectionality should be used as the primary framework for thinking about multiple identities and the interconnectedness of the various systems of oppression in women's lives (Mehrotra, 2010). These findings mirror studies on entrepreneurship and self-employment by Kitching (2014) that purport that the challenges faced by people with disabilities are exacerbated by the impoverished contexts in which they operate as well as their gender.

As an embodiment of entrepreneurial intersectionality, gender and disability seem to have an influence on entrepreneurial learning and economic sustainability. As discussed above and in the findings chapter, the multifaceted nature of intersectionality either facilitates or constrains entrepreneurial learning and microenterprise economic sustainability. Disability barriers to learning and enterprise economic sustainability are compounded by gender, and exacerbated in deprived socio-economic contexts (Kitching, 2014). This result identifies the need to address diversity and difference among women entrepreneurs (Chiang, Low, & Collins, 2013). It also contributes to the emerging debate on the importance of context in entrepreneurship (Welter, 2011; Zahra & Wright, 2011). Where context has been studied in relation to poverty, the focus has been in relation to entrepreneurs operating in these

environments in general; there are only a couple of studies on gender and barely any on disability. This study, therefore, attempts to fill this gap by providing an intersectionality angle.

Findings also revealed that for three categories of impairment, that is visual, other and hearing impairment, the individual's social identity and marginalisation status was described as impeding learning. These women reported facing challenges associated with cognitive/ personal, behavioural, and environmental factors of learning. Their experience of learning was often tainted by the limitations resulting from having an impairment. Whether it was in the form of incompetence in certain aspects, inappropriate training programmes, prejudicial trainers, or non-supportive learning environments. The intersecting social identity of these women impacted their cognitive capacity with regards to how they paid attention, remembered, reproduced, and imitated what they had learned. It not only influenced their cognitive ability to decide and choose a particular course of action to follow, but it also influenced their ability to act. The entrepreneurs' identity determined whether they were able to independently decide on a course of action and see it through to completion.

Additional issues worth noting, in relation to learning impeders, enablers and outcomes across impairment categories include that women with hearing impairments were the only ones who mentioned technological constraints as a learning impeder, and opportunity identification as a learning outcome. This is probably because when compared to the other categories, women with hearing impairments were the most exposed to formal settings of learning through their disability associations. It can therefore be assumed that they had had an opportunity to be exposed to various technologies and they had benefited from their use. Therefore, the lack of technology in their informal learning settings was bound to come up as a challenge. Formal learning environments exposed them to opportunities that they possibly would not have known about in an informal environment that was mainly dominated by a hearing community that did not speak sign language. This therefore suggests that formal learning environments provide more opportunity identification for women with hearing impairments than informal ones.

Second, women with visual impairments were the only ones who mentioned having a positive self-concept as a learning enabler. A positive self-image enables women with visual impairments to take risks, make decisions, take responsibility and nurture independence.

Studies by Augestad (2017) and Datta (2014) on students with visual impairments, and research by Algozzine et al. (2001) on individuals with disabilities, revealed that individuals with a positive self-image are more likely to be persistent, diligent, and realistic in modifying their learning goals as needed.

Third, women with other impairments were the only ones who did not mention adaptation as a learning outcome but rather were the only ones that highlighted social embeddedness as a learning outcome. A probable explanation is that as discussed in the findings chapter, most women with other impairments operate their businesses in partnership with friends or relatives. It is therefore possible that this partnership gave them access to their relatives' or friends' social contacts. As a result, they learnt how to engage with these social networks. It is also possible that although women with other impairments had to adapt in order to learn entrepreneurship based on their abilities, they, more often than not, did not have to do it on their own. They have the support of a relative or friend who helps them to adjust to unfavorable conditions. These partners occasionally step in to take over when they feel that the women's impairment will inhibit the running of the business. This could therefore explain why these women never mentioned adaptation as a learning outcome.

Finally, it was only women with physical impairments who did not mention possessing an intersecting social identity as a learning enabler or impeder. This could be attributed to the fact that people in all the other categories of impairment have a limitation when it comes to fully engaging their cognitive abilities, such as their mental, visual, and audio senses, which are central to one's ability to encode and decode certain forms of information. People in these categories of impairment (other, visual, and hearing), therefore have to rely on their remaining functional senses in order to learn. Previous research on entrepreneurs with disabilities by Boyd (2012) has revealed that individuals' entrepreneurial capacities may be influenced by multiple dimensions of impairment, such as the impairment type, severity, and how long one has had the impairment. For example, a socially excluded, visually impaired woman may find it difficult to retain her independence during entrepreneurial learning, because her problems with vision make it next to impossible to observe what is being done, and in some instances, unsafe for her, especially in unstructured or poorly organised, high-traffic business learning environments. Women with physical impairments have all the senses that are necessary for

cognition, and therefore their impairments do not inhibit their social learning experiences. They are therefore able to observe, hear and replicate what they have learnt.

The findings also suggest that women with disabilities who are self-determined, have self-efficacy and possess a positive self-concept are likely to capitalise on the benefits that accrue to their multiple identities, exploit the resources that come as a result of belonging to each identity, and develop certain entrepreneurial behaviours. These entrepreneurial behaviours, such as: self-restraint, opportunity identification, and ingenuity, are aroused by activities that are meaningfully connected to the women with disabilities' core self-identities. For instance, women with disabilities who belong to a disability or women's association have access to various entrepreneurial resources (social, financial, and institutional). They are therefore able to develop social networks through their interactions with fellow association members. They are also able to gain access to financial information, and in some cases finance, through the savings schemes of these associations, as well as have access to institutional support, such as business registrations, tax subsidies, and premises. In addition, these women take advantage of business opportunities and do not set limitations on their abilities as they perceive themselves to be like any other able-bodied person.

Parajes and Schuck (2002) argue that how individuals perform is in part the result of what they come to believe they can accomplish. Individual's self-perception influences the choices they make and the courses of action that they pursue. Stryker and Burke (2000) and Stryker (1989) link an individual's identity to their self-concept. They argue that an identity represents the self in a social role, defining who one is in that status. People's understanding of who they are, therefore, rests on an aggregation of multiple different identities. As described by Gecas (1982), identity represents the internalisation and incorporation of socially held behavioural expectations into one's own sense of self-concept. For these women, these behaviour expectations include their self-determination, self-restraint, self-efficacy, and their ability to exploit opportunities and therefore ingeniously imitate. Entrepreneurs that are self-determined believe that they are able and willing to adjust how they do things to suit their capabilities and overcome their limitations (ingenious imitation), and are reasonably confident (self-efficacy) that they possess the knowledge, skills, and experience necessary to exploit certain opportunities and achieve their desired goal. This may explain why the majority of the

women were engaged in similar businesses (retail trading, food processing, crafts, etc.) that arguably provide flexibility in work tasks and better adaptability to their learning capacity.

From the broader perspective of entrepreneurial learning research, the finding that intersectionality has an effect on entrepreneurial learning, either as an impeder or enabler of learning, is interesting for three reasons. First, these findings are distinct from most entrepreneurship theories of learning (Kolb, 1984; Minniti & Bygrave, 2001; Politis, 2005; Rae, 2005), which fail to take into account the significance of an individual's intersecting social identity in the process of learning. They therefore paint a slightly different picture of the entrepreneurial learning process.

Second, the results further confirm the importance of learning differences and learning styles (Armstrong & Taylor, 2014; Peterman & Kennedy, 2003; Romjin, 2002). The study develops Bandura's social learning theory (Bandura, 1971) by suggesting that the entrepreneurs' intersecting social identities, which have been defined as gender and disability, influence the complex process of entrepreneurial learning.

Third, these results suggest that research seeking to improve the entrepreneurial learning experiences and economic sustainability of micro-entrepreneurs must investigate both their learning differences due to social identity structures. Intersecting social identities lie at the very heart of entrepreneurial learning. They not only mediate its effects on economic sustainability, but also play a role in how individuals process information from the social learning environment. The following two propositions are therefore put forward:

Proposition 4a): The entrepreneurs' intersecting social identity can either constrain or facilitate entrepreneurial learning and economic sustainability.

Proposition 4b): The entrepreneurs' intersecting social identity is a challenge and catalyst that triggers the entrepreneurial behaviour of adaptation and enables ingenious imitation.

6.5 Entrepreneurial learning and occurrence of economic sustainability

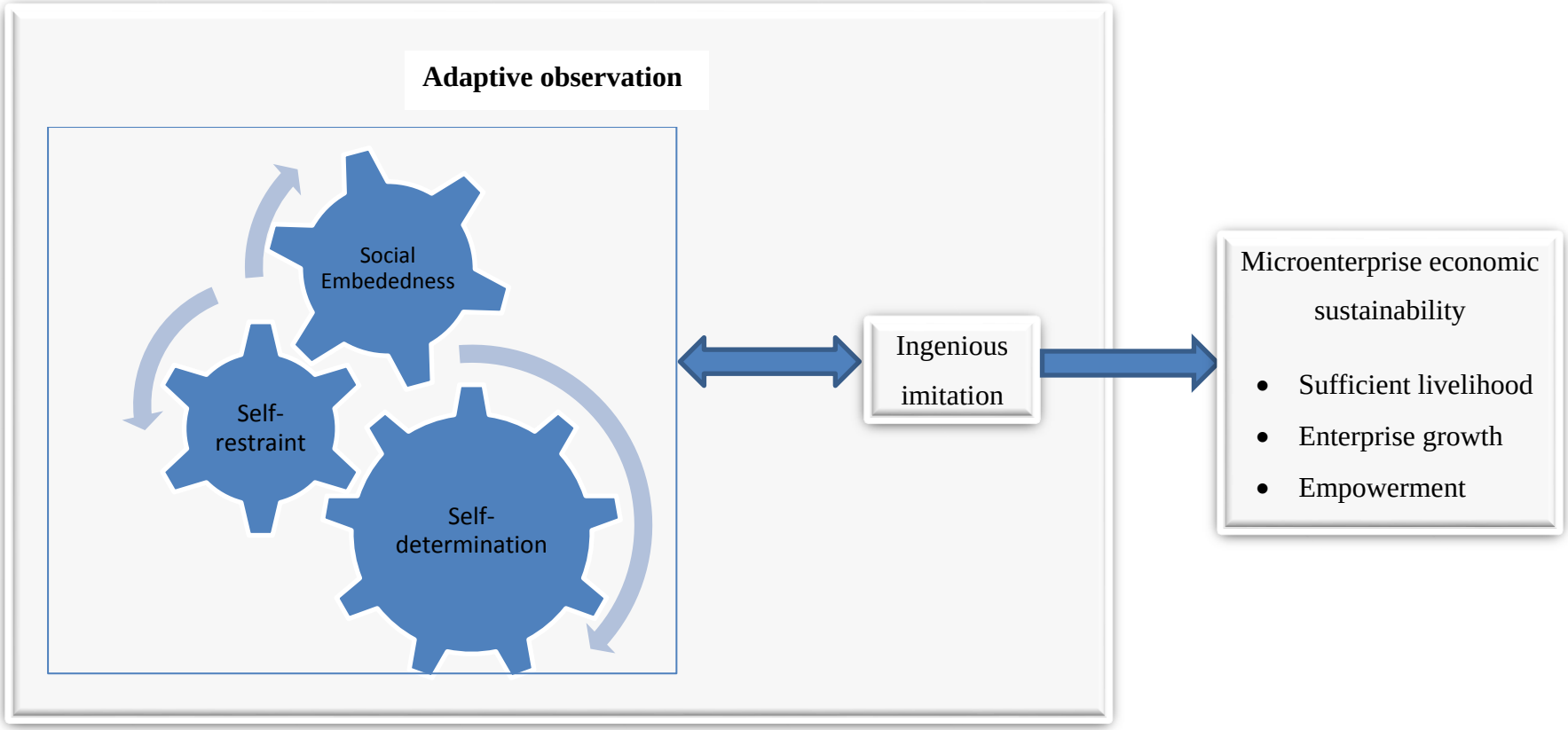
Previous research has discussed the critical role of entrepreneurial learning in sustainable development, with minority entrepreneurs and microenterprises being regarded as

important proponents of social and economic change in emerging economies (Cooney, 2008; Halberstadt & Johnson, 2014). However, little is known, about the effect(s) of entrepreneurial learning on economic sustainability of microenterprises owned by women with disabilities. This study therefore answers a fundamental question in entrepreneurial learning theory- how does entrepreneurial learning facilitate economic sustainability of microenterprises operated by minority entrepreneurs (women with disabilities)?

Findings in this study suggest that microenterprise economic sustainability is influenced by the entrepreneurial learning sphere, namely entrepreneurs' personal and behavioural factors, as well as the environment in which they learn. This implies that for economic sustainability to occur, an entrepreneur should have positive personal characteristics (positive self-concept, self-determination, and self-efficacy); exhibit appropriate behaviour (self-restraint, adaptation, and opportunity identification); and stay in a supportive environment (social, financial, technical, institutional support) that enhances ingenious imitation.

In each of the different categories and contexts of impairment, four of the nine factors within the adaptive observational learning sphere emerge as significant predictors of economic sustainability. These include: self-determination, social embeddedness, self-restraint, and ingenious imitation. This study shows that entrepreneurial learning facilitates microenterprise economic sustainability through the entrepreneur's self-determination, self-restraint, social embeddedness, and ingenious imitation. Microenterprises for women with disabilities can be economically sustainable because the entrepreneurs have learnt to be resilient, adaptive, and creative in a highly volatile and impoverished environment where they are very often marginalised. The entrepreneurs who are embedded in close-knit communities are able to persistently overcome the odds associated with running a business, and are more likely to achieve economic sustainability. The process of recovering quickly from setbacks and bouncing back from adversity empowers them. Likewise, those entrepreneurs who exercise restraint in managing their enterprises are likely to not only be empowered, but also have enterprise growth in terms of profits and savings. Therefore, self-determination, self-restraint and social embeddedness fuel economic sustainability through their influence on ingenious imitation. Figure 6.3 depicts this framework.

Figure 6.3: Entrepreneurial learning framework that facilitates microenterprise economic sustainability of women with disabilities



Self-determination, social embeddedness and self-restraint are the cogwheels that enable ingenious imitation and hence facilitate microenterprise economic sustainability.

Microenterprise economic sustainability requires the implementation of creative solutions. Since they have to use scarce resources, it is imperative that entrepreneurs with intersecting social identities cleverly imitate others in a way that is suited to their enterprise purposes and enables them to overcome their impairment limitations. The findings show that through ingenious imitation, microeconomic sustainability of women with disabilities is enhanced. Ingenious imitation is about using an agile approach to imitating business. Unlike traditional imitation that limits learning to paying attention to what is being learnt and replicating it, ingenious imitation questions how do I use what I have observed or learnt, the abilities that I possess and the resources I have readily available at my disposal, and turn them into a successful business? It incorporates adaptation, self-determination, social embeddedness and self-restraint as core component processes of the observation learning process. Women with disabilities who ingeniously imitate see themselves not as beneficiaries, but as part of the solution. They are able to do more with less as they adjust to the way in which society is constructed or organised, taking the resources they have in plenty, such as social networks, and tapping into their self-determination, adaptation and self-restraining capabilities.

Entrepreneurs who learn self-determination and are socially embedded are able to be adaptive and develop self-restraint that becomes instrumental to the control they are able to exercise over the impoverished environments in which they operate. They are able to ingeniously imitate others and exploit business opportunities in a resource-scarce environment. These entrepreneurs are able to risk making mistakes in their businesses in order to reach a goal. They have the grit to pick themselves up and try again, even when one business has failed or when the environment in which they are operating continues to ostracise them. These findings corroborate findings by Diomonde (1990) on business creation with minimal resources in developing economies. He argues that entrepreneurs in developing countries start businesses with meagre resources and consequently are pushed to develop unconventional approaches for creating and sustaining their businesses. They have to be persistent, visionary, imaginative, and exercise discipline in order to acquire the necessary resources to sustain their business. These findings are also in line with the theory of entrepreneurial bricolage (Baker & Nelson, 2005) on creating something out of nothing in resources-constrained environments, making use of the limited resources that one has at his or her disposal.

Entrepreneurs who demonstrate self-determination are able to roll with the punches and carry on despite the setbacks that they face. They are likely to take challenges and turn them into opportunities. They determine where they want their business to be in the future and stick to their ambitions, so that life events and other business learning environment barriers do not deter them. These findings on self–determination are similar to previous studies on resilience (Zautra, 2013) which revealed that resilient individuals have the capacity to sustain purpose and positive engagements in the face of stress. They further argue that resilient individuals learn from adversity and cultivate new capacities from stressful experiences.

Self-determination, therefore, provides entrepreneurs with a certain level of empowerment through giving them the opportunity to set goals, solve problems, make decisions and advocate for themselves and their business. Also, through the support of their family, friends, and community, they are able to own and manage profitable businesses. Loman et al., (2010) argue that self-determination is affected by the social context in which an individual lives.

Entrepreneurs who are self-restrained do things that meet certain standards of excellence in the communities in which they operate. Self-restrained individuals align themselves with individually set standards and goals over time across changing circumstances (Brockner, Higgins, & Low, 2004; Porath & Bateman, 2006). They compare their enterprises to others and quickly adapt to disruptions, while maintaining continuous business activities. This self-monitoring ensures that they are abreast of the competition which makes them feel that they are able to fully participate in, contribute to, and benefit from, owning and managing a microenterprise. The success of these entrepreneurs' enterprises relies heavily on their control of the learning environment through directing and regulating their own actions toward learning goals.

Bandura (1971) argues that adherence to high-performance standards is generally publically acclaimed. Without societal valuation, most individuals would forego lofty aspirations, if only because their attainment requires a lot of self-denial. Self-restraint involves resisting the impulse to stop doing those things that are not enjoyable for oneself, but are considered to be beneficial or necessary for reaching certain goals (Nambisan & Baron, 2013). For instance, in this study, some women with disabilities would forego opportunities of being

employed by a family member or friend, in order to have the freedom and independence of managing a microenterprise within a small community. Owning a business gives them independence and makes them feel that they are part of something greater than themselves; they are able to realise their full potential and contribute to social and economic development.

Self-restraint and self-determination attributes have been previously associated with the experience, knowledge, and skills which help an entrepreneur run a business successfully (Armstrong, 2006; Ismail, 2014; Wiklund, Patzelt, & Shepherd, 2009). Entrepreneurs with these personalities develop a kind of behaviour orientation that garners skills necessary for them to gain the confidence required to take control of their businesses.

Social embeddedness has been reported to be influential in achieving enterprise success (Baron & Markman, 2003). It involves the use of personal and professional relationships to obtain external resources, such as: business advice, capital, human resources, and information (Birley, 1986; Diamonde, 1990). Entrepreneurs who are socially embedded possess valuable social capital in the form of powerful and extensive networks, and are likely to enjoy great success compared to those with limited social capital (Kodithuwaku & Rosa, 2002). Egbert (2009) corroborates this view about the influence of the entrepreneurs' family on their companies. In his study, he found that African entrepreneurs provide family members with capital, even when they know it will create problems for their own enterprise. Documentary evidence further supports the fact that many African societies are collectivist in nature and build on connections with close ties between individuals (Kolman, Noorderhaven, & Hofstede, 2003).

The results show that although entrepreneurs may develop various personal factors, patterns of behaviour, and exploit certain resources, it is the self-determination, self-restraint, and social embeddedness resulting from their learning experiences that enable them to ingeniously imitating others, and achieve business success. The women with disabilities' ingenious imitation is to some extent a function of their social embeddedness, self-determination, and self-restraint. Likewise, their social embeddedness and self-determination is shaped and determined, at least in part, by their adaptation and self-determination. Women with disabilities possess flexible learning patterns of problem-solving that enable them to adjust to changing or disabling environmental demands, hence ingenuously imitating. Although

central to innovation and enterprise success, ingenious imitation has not previously been captured as an entrepreneurial behaviour within the social learning framework. These results therefore contribute to entrepreneurship studies in resource-constrained environments (Diamonde, 1990; Kodithuwa & Rosa, 2002; Zahra & Wright, 2016) by highlighting the role of self-determination, adaptation, social embeddedness, and self-restraint in getting round resource constraints in order to achieve economic sustainability.

Contrary to previous studies by Alvarez and Busenitz (2001), Chen, Greene and Crick (1998), Lans et al. (2014), Muktar (2010), this study does not highlight opportunity identification, self-efficacy, positive self-concept and financial, technical and institutional support, as key facilitators of economic sustainability. Although women with disabilities identified these constructs as forming an important part of their entrepreneurial learning environment, they did not link them to the achievement of microenterprise economic sustainability. These findings come as a surprise, especially considering that self-efficacy has previously been regarded as a major personal factor in the social learning framework that facilitates performance (Bandura 1977, 1993).

A possible explanation for the distinction in this study is that individuals' concepts of self-determination and self-efficacy are inextricably linked with some of their antecedent processes, such as self-advocacy and self-motivation. Self-efficacy has been described as comprising the knowledge, skill, and experience, to outwardly express self-determination (Kirkley, 2010). It is therefore possible that in this study, when women with disabilities mention self-determination, they were to a certain degree alluding to self-efficacy as well. Furthermore, it is probable that women with disabilities operating a business that has been in existence for more than three years may not link opportunity identification to economic sustainability because of the risk of path dependency. That is to say, entrepreneurs operating in uncertain environments tend to over exploit opportunities that have been identified as generating initial desirable outcomes. This therefore exposes them to the risk of path dependency which overtime, as a business grows from start-up to established, diminish in return outcomes (Minnitti & Bygrave, 2001).

Findings in this study therefore respond to Tseng's (2013), call for further studies that examine why some characteristics of entrepreneurial learning are better used to enhance the

outcomes of entrepreneurial performance. They also extend the application of social learning theory to include the broader concepts of self-determination and ingenious imitation in the examination of established enterprises. A framework of social learning is suggested in which the concepts of self-determination and ingenious imitation are integrated within entrepreneurial learning in social settings, as depicted in Figure 6.2. The following propositions are therefore put forward:

Proposition 5a): Entrepreneurs who are self-restrained are able to ingeniously imitate.

Proposition 5b): Entrepreneurs who are self-determined are able to ingeniously imitate.

Proposition 5c): Entrepreneurs who are socially embedded are able to ingeniously imitate.

Proposition 5d): Entrepreneurs who ingeniously imitate are able to achieve economic sustainability.

6.6 Entrepreneurial learning that includes learners with varying impairments

In analysing the fifth research question on how entrepreneurial learning can be improved to better serve learners with varying impairments, the researcher believes that women entrepreneurs with disabilities constitute an excellent setting for generating new theory about entrepreneurial learning among minority groups. A particularly interesting aspect of this study is that it recognises entrepreneurs as differently abled agents possessing unique abilities that are crucial to understanding how they learn. Results in this study suggest that women with disabilities raised a number of recommendations in relation to what they believed would be an inclusive learning environment that takes into consideration their learning impairments. They came up with suggestions addressed to policy makers, entrepreneurial learning facilitators, and with regards to their learning needs as summarised in Table 6.5 below.

Table 6.5: Summary Table of Recommendations for Entrepreneurial Learning that Includes Learners with Varying Impairments.

		Physical	Visual	Other	Hearing
Research Question Five	*Recommendations*	• Learners' needs • Policy makers • Trainers	• Learners' needs	• Learners' needs • Trainers	• Learners' needs • Trainers
Comment	Women with physical impairments are the only category who identified recommendations pertaining to policy makers.				

In order for learning to be valuable to recipients with varying impairments, it needs to be tailored to their individual needs. Learning support services need to be available in various formats that are accessible for the different segments of the disability population such as braille, sign language interpreters, accessible premises, computer assistive devices, amongst others. At the same time, institutional and governmental support, in the form of grants and learning bursaries that promote business creation and sustenance for women with disabilities, should be considered.

Lewis (2004) suggests that development agencies need to carry out needs assessments with women with disabilities in order to determine the kind of services that they require, and identify the discrimination barriers that they face to make commitments to change them. The OECD/European Union (2014) further recommends that programmes targeted towards people with disabilities need to allow for some flexibility in delivery, and should ensure that training content is available in non-standard formats. They also recommend increasing entrepreneurship awareness through high-profile awards; an idea that was corroborated by one of the key informants (Key Informant 2).

Urban and Naidoo (2012) recommend the adoption of non-traditional forms of learning, considering the low literacy levels of the majority of small, medium and microenterprise owners in developing countries. Key informants recommended role modelling, mentorship and action-oriented learning (Key Informants 6 and 7). Role modelling builds self-assurance in one's capabilities as one perceives similarity to models. Action-oriented learning provides

guidance and opportunities for women with disabilities to perfect their newly learned skills in an environment where they need not fear appearing inadequate for making mistakes. The next proposition is therefore:

Proposition 6): Entrepreneurs' learning approaches, that include learners with varying impairments, need to be interactive, problem-based and learner-centred.

6.7 Conclusion

This study contributes to studies on entrepreneurial learning by showing how women with disabilities learn entrepreneurship and sustain their businesses at the crossroads of gender and disability. The results point to the relevance and utility of an intersectionality perspective in studying entrepreneurial learning and economic sustainability among women with disabilities. This insight provides a glimpse into the complexity of social inequality and socio-economic context, and its influence on social group identities and experiences. In so doing, it extends our understanding of women's entrepreneurial learning and economic sustainability, thus exposing the heterogeneity of women with disabilities' experiences.

Moreover, it supports studies that advocate the need to consider both social and economic dimensions of sustainability in assessing and evaluating economic sustainability. Furthermore, self-determination, self-restraint, and social embeddedness are identified as important components in the social learning domain of women with disabilities that enable ingenious imitation and facilitate economic sustainability.

Chapter Seven: Research Contribution and Conclusion

7 Introduction

This research examined how entrepreneurial learning facilitates economic sustainability in microenterprises operated by women entrepreneurs with varying types of disabilities in Uganda. Entrepreneurial learning was conceptualised as the process through which individuals acquire new knowledge from direct experiences, and from observing the behaviours, actions, and consequences of others (Holcomb et al., 2009). A key argument of this study was that social interactions may explain the entrepreneurial learning behaviours and outcomes of women with disabilities. The concept of social learning was used to explore how entrepreneurial learning facilitates economic sustainability. A second argument was that the understanding of economic sustainability is likely to be shaped by the enterprise context of a specific country. Microenterprises operated by women with disabilities in Uganda thus formed the context of this study.

An important theme of this research was to recognise the multiple identities of women with disabilities operating microenterprises (Chiang, Low & Collins, 2013; Essers & Benschop, 2009; Holvino, 2010). Women with disabilities possess two intersecting minority identities of gender and disability. Despite intersections of multiple disadvantage, little research attention has been devoted to how entrepreneurial activities are likely to be shaped by gender and disability. This study therefore sought to fill this knowledge gap by examining the influence of intersecting social identities on the effect of entrepreneurial learning on economic sustainability.

An intersectionality perspective (Cho et al., 2013; Norris et al., 2013) provided the theoretical basis for the combined analysis of gender and disability in order to explore this effect. This perspective takes an interpretivist stance attending to micro-level details and considering individual and social interactions as they emerge (Cohen, Manion, & Morrison, 2007; Neuman, 2014). It therefore implies the primary use of a qualitative research approach to gather data. Consequently, the study methodology of involving one single case study of women with disabilities (WwDs) operating micro enterprises in Uganda, with four embedded

mini cases, was adopted. These mini cases were based on disability categories, namely: physical; visual; hearing; and other impairments.

The study findings suggest that the conceptualisation of economic sustainability is influenced by the socio-economic context within which the enterprise is operating. WwDs operating microenterprises in poverty contexts perceive economic sustainability to be a mutually inclusive triadic relationship between enterprise growth, empowerment and sufficient livelihood. These findings affirm the observations of Pechlander, Raich, Zeher and Peters (2004) who note that entrepreneurs in small- and medium-sized enterprises are only successful when they have some form of holistic balance and harmony. An enterprise is considered to be flourishing when the well-being of the enterprise owner is flourishing as well.

Findings further suggest that the multiple identities of gender and disability function as learning impeders and barriers to economic sustainability. At the same time, they can also function as learning enablers and drivers of economic sustainability. These identities are both a challenge and catalyst to women with disabilities' learning, triggering the behaviour of adaptation and enhancing ingenious imitation. Furthermore, self-determination, self-restraint, and social embeddedness enhance economic sustainability through their influence on ingenious imitation. Women with disabilities learn through a process of adaptive observational learning; a form of social learning that occurs in impoverished contexts of uncertainty. It involves learners observing, adapting, cleverly imitating, and replicating what others do in a way that is well suited to their abilities and enables them to overcome their limitations.

Even so, these results show that women entrepreneurs with disabilities have made extensive use of the same conditions as other categories of entrepreneurs, and they are thriving. They have succeeded in adding value to themselves, their enterprises, families, communities, and economic development in general. They have also gained considerable social status. In achieving microenterprise economic sustainability, they are not much more innovative in identifying opportunities than other entrepreneurs. Rather, they are more ingenious, adaptive, disciplined, and persistent in overcoming their impairment limitations and finding ways to mobilise scarce resources. In particular their ability to extract value from their social networks and contacts is a vital element in their entrepreneurial learning struggles and pursuit of economic sustainability. These abilities of adaptation, persistence, and ingenuity should be

promoted within entrepreneurial environments as a source of inspiration for those operating in severely resource-constrained environments. They could equally inspire other entrepreneurs to cope better with the turbulent nature of emerging markets and counter existing societal tendencies to exclude minority entrepreneurs.

The next section of this chapter discusses research contributions made by this study. It presents answers to the five research questions posted at the outset, presents the study limitations, proposes areas for further research, lessons, and research implications. Finally, it provides suggestions for transferability of the research.

7.1 Research contributions to entrepreneurial learning and economic sustainability literature

The main theoretical contribution of this study is to the field of entrepreneurial learning. This study builds on the theory of social learning by Bandura (1971) to explore not only how WwDs learn to develop entrepreneurial capabilities, but also how their entrepreneurial learning facilitates economic sustainability. It further explores the effect of their intersecting social identity (gender and disability) on their entrepreneurial learning and economic sustainability. In so doing this study makes a number of contributions to the field of entrepreneurial learning and economic sustainability, as explicated in the sub-sections below and summarised in Table 7.1.

7.1.1 Contribution to social learning theory

A major contribution of this study is in line with social learning approaches. This is one of the few studies on the forms of social learning for WwDs. With the great discrepancy in literature as to which learning strategies are most appropriate for entrepreneurs, there is no commonly accepted approach. In making sense of how WwDs learn, the researcher coined the term “adaptive observational learning” as supported by the research findings. It is not a term typically associated with social learning. Adaptive observational learning is learning that occurs through vicariously observing the behaviour of others, ingeniously imitating it based on one’s abilities, and constantly modifying the learning methods to changing circumstances. It is a form of social learning which takes various forms and is based on various processes. Key

processes in the adaptive observational learning process are observation, imitation, adaptation, and modelling.

Past research has discussed different forms of social learning, such as observation learning, vicarious learning, modelled learning (Bandura, 1962, 1973, 1977, 1986) vicarious observation learning (Hoover & Belkin, 2012), and vicarious experiential learning (Hoover & Giambatisa, 2009). These studies suggest that what is learned is determined by the model and the observer and assumes that learning occurs in a controlled and well organised environment, which is far from how markets are organised in developing countries. As suggested by Cziko (1992):

> Because of the many and varied ways in which individuals differ from each other and because these differences change over time, comprehensive and definitive experiments in the social sciences are not possible...the most we can ever realistically hope to achieve in educational research is not prediction and control but rather only temporary understanding. (p. 10)

Entrepreneurial learning in informal settings, unlike that discussed in formal academic settings, is not static, nor does it occur in controlled environments, but rather it is dynamic and very often occurs in volatile environments. Social learning in formal or controlled settings relies on competencies that are developed through guided mastery modelling, where people learn the general rules and strategies for dealing with different situations and how they can be applied to fit changing conditions, as suggested by Wood and Bandura (1989). In such settings, for modelled learning to be effective, learners are required to test their newly acquired skills in simulated situations, practise the types of situations they must manage in their work situation, and receive instructive feedback based on corrective modelling. This kind of guided mastery modelling assumes that the entrepreneur learns in a simulated or experimental learning environment, which is popularly used in high risk professions, such as aviation and medical fields, and is expensive.

However, this is not the case for people with microenterprises operating in poor contexts who cannot afford the cost of formal learning, and therefore opt to learn vicariously through observations in informal and unpredictable environments that may not follow guided

mastery modelling. The nature of their learning is what one may call an evolving observed or modelled behaviour (evolving observational learning); as the environment changes, so do the competencies in order to adapt to the dynamic business environments. Entrepreneurs therefore may start off by observing in the social environment, but then must constantly modify their behaviour to the changing circumstances. They may learn the rules and procedures associated with how business is done, but will have to constantly change these as the environment changes in terms of regulations, legislation, socio-economic infrastructure, and culture. Their learning therefore oscillates from observation to ingeniously imitating others to re-observing, and in many instances learning to be better than their model by being dynamic (adaptive observational learning). Consequently, the learning is as much about processing complex signals and making adaptive decisions as it is about what is modelled and the observers' ability to ingeniously replicate what has been learned.

Findings in this study reveal that there are various ways in which women with disabilities learn in social settings. These include: experiential, observational, semi-formal, emotionally driven, prejudicial, and self-generated learning. The women very often adopted a social learning approach either in isolation or in combination, depending on the nature of their impairment, the business cycle, and existing supports within the environment in which they were operating. These women's learning therefore is shown to be an open, adaptive, self-reinforcing, ingenious, iterative and observed process that is referred to in this study as adaptive observational learning.

Self-determination and Adaptation as social learning person and behaviour factors

Another contribution this research made is to include the constructs of self-determination and adaptation as important entrepreneurial behaviours and person concepts of social learning that enhance ingenious imitation and facilitate the economic sustainability of microenterprises, as earlier discussed. Self-determination and adaptation were identified by the women with disabilities as both learning enablers and outcomes. Despite these two constructs being a central feature of one's self concept and behavioural orientations, they have hardly been discussed in literature on social learning prior to this study. These findings therefore offer several important insights which could help create conducive learning environments for women with disabilities.

Self-determination is the hidden, or arguably invisible, cognitive ability that drives women with disabilities to learn entrepreneurial practices that economically sustain their businesses, such as: self-restraint, social embeddedness and ingenious imitation, in often highly constrained and restricted environments. It is through adaptation that these women are able to exercise control over events to accomplish their desired goals. It is their possession of this adaptability, or lack thereof, which enhances or impairs their motivation and problem-solving efforts. In a highly volatile and socially exclusive environment, it is this adaptability that then becomes their new competitive advantage in an era of risk and instability, and enables them to ingeniously imitate others and achieve economic sustainability.

Therefore, economic sustainability for women with disabilities may not arise exclusively from competencies and physical capabilities that are static, such as financial management and marketing skills. Rather, it is also caused by entrepreneurial capabilities that foster ingenuity, such as self-determination, social embeddedness and self-restraint.

Integration of intersectionality in social learning theory

This study also incrementally advances our understanding of how entrepreneurial learning influences the sustainability of microenterprises by extending social learning theory and blending it with insights from intersectionality theories that apply to both gender and disability. As presented in the findings and analysis section, by including the entrepreneur's social identity structure in this study, we test whether the underlying assumption of social learning that all learners are the same (Durkin, 1995; Jeffery, 1985) still holds true. The study indeed reveals that there are some slight alterations to the social learning model regarding how people in a particular social category may learn in social settings compared to those in another category. As earlier discussed in section 7.1.3, these alterations to social learning are more broadly in terms of what enables or impedes learning as a consequence of one's impairment, as well as the outcomes of the learning.

Application of social learning theory to the context of established microenterprises.

Another small but important bridge is to the application of social learning theory in established businesses (more than three years in existence). In general, and in the entrepreneurship discipline specifically, social learning theory has exclusively been used in the

nascent stages of entrepreneurship, where learning and experience are related to entrepreneurial intent, motivation and venture creation. Yet, as organisations grow from start-ups to established businesses, one must consider time-honoured enterprises when studying how they achieve economic sustainability. This study could therefore be regarded as among the first studies on the feasibility of applying social learning theory in an established setting.

As one of the few studies to explore the suitability of the use of social learning theory in established business, as well as in the microenterprise field, the findings and analysis of this study are by no means regarded as comprehensive or exhaustive. Many more, systematic, carefully-structured and administered studies are expected and should be encouraged to work on this issue among a larger sample size and different socio-economic settings.

7.1.2 Contribution to microenterprise economic sustainability

The findings of this study extend our understanding of how microenterprise economic sustainability in impoverished contexts is defined within the social-welfare confinements of poverty eradication. The concept of microeconomic sustainability in impoverished environments goes beyond the orthodox definitions of economic sustainability as defined in high growth environments. It incorporates social sustainability which includes the internal capacity of a livelihood to withstand outside pressure, cope with stress and shock, and retain its ability to continue and improve over time. For women with impairments, business is not just about the revenues and profits, it is the financial capability that guarantees the long-term provision of health, food, education security and financial independence. They therefore categorise the indicators of economic sustainability in three dimensions of sustainability, relevant within the microenterprise setting: sufficient livelihood, enterprise growth, and empowerment.

One of the contributions this study makes is the extension of the notion of sufficient livelihood and empowerment from social sustainability, as discussed by James (2014) and Woodcraft et al., (2011) to a broader economic phenomenon. The bridges, albeit small, to this wider application are the social components of sufficient livelihood and empowerment, which WwDs operating in impoverished and highly uncertain environments regard to be dimensions of economic sustainability that are as equally important as the financial viability dimension.

This study therefore contributes to efforts centered on developing a business case for sustainability, where social aspects are on equal footing with profit and growth incentives of business success. It may be argued that the social well-being of individuals and family members means that the enterprise will see benefits to the bottom-line in terms of tackling poverty and ensuring enterprise growth at the same time.

Table 7.1: Summary of Research Contributions

	Literature Review	**Research Gap**	**Research Contribution**
7.1.1: Contribution to social learning	Entrepreneurial learning as experiential learning (Minniti & Bygrave, 2001) observation learning, vicarious learning, modelled learning (Bandura, 1962, 1973, 1977, 1986) vicarious observation learning (Hoover & Belkin, 2012), and vicarious experiential learning (Giambatisa & Hoover, 2009).	Assumption that entrepreneurs are able-bodied agents possessing generic properties that are important for understanding individual's behaviors and actions (Kasperova & Kitching, 2014) Assumption that entrepreneurial learning occurs in a controlled and well organised environment, which is far from how markets in developing countries or uncertain environments are organised	Introduction of the concept of 'adaptive observational learning' as a form of entrepreneurial learning that occurs among differently abled-agents operating in impoverished environments of uncertainty.
Self-determination and Adaptation as social learning person and behaviour factors	Entrepreneurial learning within social settings occurs when there is an interaction between the personal factors (self-efficacy, self-motivation, thinking), behavioural factors (competencies & skills, self-regulation) and environmental factors (socio economic conditions, infrastructure, training, markets, legislation) Pajares, 2002; Bandura, 1977; 1986	Self-determination and adaptation are features of an individuals' self-concept and behavioural orientation that are hardly discussed in social learning literature	Introduction of the concept of self-determination and adaptation as important personal and behaviour factors of entrepreneurial learning in highly uncertain environments.

	Literature Review	Research Gap	Research Contribution
Integration of intersectionality in social learning theory	Previous studies primarily adopting a gender approach to explain entrepreneurship among women with disabilities (e.g. Ahl & Marlow, 2012; Fischer et al., 1993), with few studies adopting a disability approach (e.g. Namatovu et al., 2012; Kitching, 2014; Renko, Harris & Caldwell, 2015).	It also pays limited attention to the social identity structures of gender and disability, discarding the genetic, brain and individual learning differences, assuming all learners are the same (Durkin, 1998)	The integration of intersecting social identity in the social learning theory.
Application of social learning theory to the context of established microenterprises.	Use of social learning to explain aspects of entrepreneurial learning, where learning and experience are related to entrepreneurial intent, motivation and venture creation (Bae et al., 2014; Wilson et al., 2007).	Social Learning Theory's exclusive use in nascent stages of entrepreneurship. Limited research relating learning to issues, such as long-term profitability of an enterprise, which is central to economic sustainability. The theory therefore ignores maturation and development stages over time.	Introduction of social learning theory and approaches in established business context
7.1.2: Contribution to microenterprise economic sustainability	Macro definitions of economic sustainability focusing on process industries, corporate organisations, large- and medium-sized enterprises in high growth environments (labuschangne, 2005; Epstein & Buhovac, 2014; Urban, 2012	Widely used definitions of economic sustainability do not appear to include the microenterprise level which is typical of most developing economy settings (Fullent & Tian, 2006, Epstein & Buhovac, 2014).	Proposing social components of sufficient livelihood and empowerment as indicators of economic sustainability in impoverished contexts.

7.2 Summary answers to the research questions

The main research question was answered with the help of five subsidiary questions that are now discussed in turn. The conclusions to these questions formed the main contributions as discussed in section 7.1.

7.2.1 Conceptualisation of economic sustainability

In answering the first question of how women with disabilities understand microenterprise economic sustainability, WwDs' responses were twofold. The first was in terms of those aspects that facilitate and constrain the economic sustainability of their microenterprises. The second was regarding how they defined and described microenterprise economic sustainability.

The women identified drivers of economic sustainability, such as: having a positive self-concept, self-determination, social embeddedness, and self-restraint. They also identified barriers to economic sustainability, such as: scarce resources, impairment, marginalisation and constricting institutional frame works. These findings confirm what scholars, such as Lewis (2004) and Mersland, Bwire, and Mukasa (2008), suggest are economic sustainability facilitators and constraints amongst entrepreneurs with disabilities in Uganda, Zimbabwe, and Zambia. They highlight a number of barriers, for example, inaccessible modes of transportation, disability-related stigma, discrimination whilst training, exclusion in the market place, and loan facilities. Similar to this research, their studies also reveal the central role played by family members in supporting the entrepreneurial activities of people with disabilities' microenterprises and their relationship to micro-finance institutions. Shane and Venkataraman (2000) also highlight the link between self-determination, self-restraint, and performance. People with a strong desire to succeed are more likely to exploit opportunities and perform better than those with a weaker desire to succeed.

In addition, findings revealed that the concept of microenterprise economic sustainability, for WwDs, holds a diverse range of definitions and meanings that aggregate around the idea of having a sufficient livelihood, empowerment, and enterprise growth. The

findings reveal that economic sustainability, for WwDs, goes beyond conventional definitions of financial viability and incorporates social components, including the entrepreneur's welfare and empowerment. In addition, the socio-economic context in which the WwDs operate their businesses influences how they perceive economic sustainability and the meaning that they attach to it. These findings on the role of socio-economic context in influencing WwDs' perceptions of economic sustainability complement recent debates raised by scholars, such as Bruton et al. (2013), Kodithuwakku and Rosa (2002), and Zahra and Wright (2011), on the importance of holistically studying the dynamics of the entrepreneurial process in the context of the environment in which they occur. The poverty context therefore helps to explain the nature and extent of WwDs' perceptions (Bruton et al., 2010) of microenterprise economic sustainability.

A business in an impoverished context is seen as creating economic sustainability, providing it is presumed to increase household income, personal savings, and the social status of the owner. Overall, the WwDs, in sharing their perceptions of economic sustainability, are not concerned with their immediate financial performance, but rather with their enterprises' ability to continue long into the future to provide for their families' welfare and meet their social obligations. This therefore implies that the three aspects of the entrepreneurs' life, namely enterprise growth, sufficient livelihood and empowerment, work together and are mutually inclusive. One cannot be achieved at the exclusion of the other.

These findings on the multi-dimensional nature of sustainable development indicators confirms what scholars such as Ciegis, Ramanauskiene and Startiene (2009), have discussed in relation to the need for an integrated approach of economic, ecologic, and social sustainability dimensions when evaluating the separate parts of the sustainability system, as well as their relationships. This line of argument implies that economic sustainability cannot be contextualised without consideration of the social components, and vice versa. This study therefore extends the narrow definitions used in the GRI, Wuppertal and UN frameworks (The Global Reporting Initiative, 2002; Labuschagne et al., 2005) to include social components in the classification of economic sustainability when evaluating resource-constrained environments.

7.2.2 Entrepreneurial learning for women with disabilities in social settings

In response to the second question on how women with disabilities learn entrepreneurship, the women's responses were threefold. First, regarding the learning approaches they adopt; second, in terms of what enables and impedes their learning; and third, regarding the learning process.

First, the findings indicate that there are seven learning approaches that women with disabilities adopt to develop entrepreneurial capabilities. In order to overcome their limitations and cope with the high level of complexity and uncertainty of learning environments, women with disabilities adopt more than one approach, therefore creating a mixed learning portfolio of learning through ingenious imitation. This mixed portfolio is referred to as adaptive observational learning, as earlier discussed in Chapter Six. The mixed learning portfolios principle was implied in a previous study by Staker (2011) on blended learning environments that are a combination of online learning and adult supervised learning. These learning environments are assumed to be a form of disruptive innovations that replace expensive, complicated, and inaccessible products or services, with much cheaper, simpler, and more convenient alternatives.

Second, women with disabilities' learning is enabled by having a positive self-concept, self-determination, shared understanding of learners needs, and social embeddedness. Their learning is also impeded by financial, social, institutional and technological constraints. Findings on learning enablers in this study sharply contrasted the findings in previous studies in terms of the weight that the learners attributed to a shared understanding of learners' needs. Scholars such as Romiszowski (2016) and Rius (2015) identified in their studies that doing a training needs analysis to obtain an accurate understanding of the learners' needs was among the top two learning enablers. However, in this study, women with disabilities prioritised having social support and self-determination as the main learning enablers. Nonetheless, the findings on learning impeders are similar to studies conducted by Hicks et al. (2007) and Doyle (2008), who identified lack of financial support as the main learning impeder.

Third, the women with disabilities' entrepreneurial learning process is explained in terms of a triadic reciprocal causation; learning occurs when entrepreneurial person factors

(self-determination, self-efficacy, and positive self-concept), entrepreneurial behaviours (self-restraint, adaptation, competency development, and opportunity identification), and entrepreneurial environment (social embeddedness, financial resources, technological, and institutional support), operate as interacting determinants that influence each other bi-directionally. It is also important to note that it is the self-determination, self-restraint, and social embeddedness aspects of personal, behavioural, and environmental factors that enable ingenious imitation and facilitate economic sustainability.

The findings on learning as a process of reciprocal determinism have been confirmed by Bandura (1971) and Bandura and McClelland (1977), who state that learning occurs when there is an interplay between cognitive, behavioural, and environmental determinants of human behaviour. They argue that individuals' behaviour and their environments, as well as their beliefs and ideas, are determined and shaped by each other.

However, Bandura's studies do not expound on the personal and behaviour constructs of self-determination and adaptation that have been identified in this study as key constructs in the social learning environment that enhance ingenious imitation. This study, therefore, expands Bandura's (1977, 1986) four component processes of observation learning: attention, retention, reproduction, and motivation, to include a fifth component process of adaptation. It also provides a comprehensive explanation of how self-determination enables learning and facilitates microenterprise economic sustainability.

7.3 Transferability of the study

Transferability describes the process of applying the results of research from one situation to other similar situations. It is the extent to which the results of a research can apply or transfer beyond the bounds of a particular study (Marshall & Rossman, 2014; Yin, 2015). Although generalisability usually applies only to certain types of quantitative methods, transferability can apply in different ways to most research methods. Results of any research method can be applied to other situations, but transferability is most applicable to qualitative research methods, such as ethnography and case studies (Mertens, 2014).

While these methods often consider only one subject or one group, and researchers who conduct such studies can seldom generalise the results to other populations, the detailed nature of the results makes them ideal for transferability (Lincoln & Guba, 1985). Therefore, unlike generalisability, transferability does not involve broad claims, but invites the researcher to make connections between elements of their study and other similar situations (Yilmaz, 2013). With regards to this study, there are various features that are likely to be transferable, as discussed further below.

The concept of ingenious imitation, as described in the findings and discussions chapter, can be transferred to volatile business environments that are uncertain as a result of unstable market forces, changes in technology, socio-economic or political environments, as is increasingly the case in various nations across the globe. There is a certain level of uncertainty that develops in severely resource-constrained environments, just as it does in highly competitive environments, which spurs on entrepreneurs to be ingenious and seize opportunities whilst using minimal resources.

Also in environments of uncertainty poses a potentially tremendous challenge for entrepreneurial learning, hence, the need for adaptive observational learning frameworks in such contexts. This is because traditional learning theories such as experiential learning, and organisational learning, though often seen as the answer to enterprise success, actually assume a relatively stable and predictable business environment. From the findings on adaptation and self-determination as important learning and economic sustainability drivers that involve adjusting mind-sets to accommodate new experiences, and have the flexibility to alter and adjust goals, decisions and values, individuals may recognise similarities in their own learning experiences. Trainers and educators may recognise learning difficulties learners have and understand these difficulties a bit better. Moreover, the concepts of adaptation and self-determination highlight the entrepreneurial trait of having a flexible and resilient pattern of problem solving, which facilitates ingenious imitation. Therefore, the concepts of adaptation and self-determination might be used across learning contexts and by different practitioners.

In addition, defining the economic sustainability dimensions of microenterprises facilitates the operationalisation of sustainability and further development of theoretical

frameworks that explain the occurrence of economic sustainability in impoverished contexts. Scholars may therefore use this framework in conceptualising their research in similar contexts.

In summary, although the environments in which women with disabilities operate and how they learn may be different, the roles, responsibilities, functionalities, challenges and problems faced by them in managing and sustaining their businesses remain essentially the same as those for other micro-entrepreneurs. Likewise, the findings, lessons learnt, recommendations and the social learning framework of these women, and its role and place in economic sustainability as discussed and outlined in this research, could be regarded as common, adaptable, and useful for other learning environments.

7.3.1 Effects of the entrepreneur's intersecting social identity on entrepreneurial learning and economic sustainability.

In answering the third research question on the effects of the entrepreneur's intersecting social identity on entrepreneurial learning and economic sustainability, this study found that the entrepreneurs' intersecting social identity influences how they learn in social settings and can either facilitate or frustrate microenterprise economic sustainability.

The entrepreneurs' intersecting social identity directly affects how they learn through affecting their dominant values, goals, motives, beliefs, and expectations in learning. It therefore controls the entrepreneurs' perceived readiness to use certain identities, employ certain knowledge, or entertain certain expectations in the running of their microenterprise.

The data support the idea that an individual's intersecting social identity is an important factor that affects how he or she experiences life. All categories of impairment in this study described how identity influences learning, and in turn a microenterprise's economic sustainability. The multiple identities of gender and disability impedes learning and constrains economic sustainability in terms of the impairment limitations and disability-related marginalisation faced by women with disabilities. At the same time, they enable learning and facilitate economic sustainability. The more an impairment is associated with feelings of powerlessness, the greater the desire for autonomy, which is likely to influence the likelihood of entrepreneurial action and the nature of actions pursued. It appears that when disability

prevents people from doing certain tasks, there is a greater desire to pursue entrepreneurial actions that enable them to build on and use their competencies (Shepherd & Patzelt, 2015). For WwDs, these actions are self-determination, self-restraint, adaptation, and making use of their social networks.

7.3.2 Entrepreneurial learning outcomes of women with disabilities.

In response to the fourth question on what kinds of learning outcomes emerge from their entrepreneurial learning experiences, WwDs indicated learning outcomes that relate to opportunity identification, adaptation, competence development, self-restraint, and self-efficacy.

While the learning outcomes identified in this study are consistent with previous research, for example research by Alvarez and Barney (2014), Bandura (1977, 1993), Bergevoet and Van Woerkum (2006), Politis (2005), and Rae and Carswell (2000), some learning outcomes, such as adaptation and self-determination, are not emphasised much in their studies. On the other hand, some aspects of the anticipated outcomes, such as opportunity identification and exploitation, are less emphasised as learning outcomes in this study. This is not to say that women with impairments are not able to identify and exploit opportunities, but rather that these entrepreneurial outcomes are not attributed to their learning.

7.3.3 Inclusive entrepreneurial learning that facilitates economic sustainability

Finally, in response to the fifth research question on how entrepreneurial learning can be improved to include learners with varying impairments and facilitate economic sustainability, the study revealed recommendations that relate to three different aspects. First, entrepreneurial learning for WwDs can be improved by understanding the unique learner's needs. Second is adopting learner-tailored training approaches, such as role modelling, action learning, apprenticeship, and mentoring. Third is that women entrepreneurs with disabilities should be given basic government welfare support and capital incentives to facilitate the learning process and boost their enterprise's economic sustainability.

These findings on the call for inclusive and learner-centred entrepreneurial learning approaches for learners in small- and medium-sized enterprises are in line with Urban and Naidoo (2012) and Sullivan (2000) who emphasise the need for entrepreneurship mentorship programmes and the use of interactive workshops based on action learning and role modelling, as opposed to the traditional upfront training approaches. The plea for increased government support for people with disabilities' welfare in general, and entrepreneurial programmes that target minorities in particular, has previously been, and continues to be, a hot discussion topic in policy documents and development agency reports across the globe (Disability Junction, 2011; NUDIPU Strategic Plan, 2015-2019; NUWODU Strategic Plan,2015-2019; OECD/European Union, 2014).

7.4 Study limitations

The major limitation of the study is the extent to which the study can be generalised to a wider population of microenterprises, since it was based on only 36 microenterprises drawn from different sectors which were not randomly selected. Additionally, the study was based on one marginalised group which may be subject to bias. However, this was mitigated by a triangulation of data sources. The results of this study are therefore only valid in relation to the participants in this study and may not necessarily be applicable to larger groups. Nevertheless, the in-depth and detailed evaluation of entrepreneurial learning and economic sustainability issues as they relate to women with disabilities provides some lessons that are applicable beyond this study as discussed in sections 7.6 and 7.8, hence providing information that can be used for social and economic change (Denzin and Lincoln, 1994).

7.5 Further research

This study highlights some interesting issues that could form subjects for further research: Future research questions include: When the environment is unpredictable, how can we apply traditional learning approaches that are at the heart of assembling the right capabilities and competencies for enterprise success? When overwhelmed with changing information, how can entrepreneurs pick up the right signals to understand and harness change? When change is

so rapid, how can what one has learnt in the past or today stay relevant for the next couple of years without compromising existing resources?

The volatility of business environments suggests the need for evaluative studies that can assess the direct impact of an entrepreneur's adaptation on enterprise sustainability, for example the role of self-determination in contributing to societal integration, reducing gender and disability inequality, and varying entrepreneurial practices, are possible considerations for future research.

In addition, further studies should investigate the understanding of economic sustainability in other or similar impoverished contexts and should include larger samples to test for generalisability. A large-scale longitudinal study of businesses in the same sector would be necessary to test the research results with a wider, less heterogeneous population.

7.6 Lessons

In contexts of constellated disadvantage, the problems women with disabilities face in learning and managing their businesses are neither predictable nor simple; instead they are unique and complex. Arising from environments characterised by turbulence and uncertainty, complex problems are typically value-laden, open-ended, multi-dimensional, ambiguous, and unstable; they resist being tamed, bounded, or managed by classical problem-solving approaches. As a result, entrepreneurial learning that facilitates economic sustainability requires that women with disabilities possess a flexible pattern of problem solving that will enable them to be adaptive to the changing and systematically exclusive environment in which they operate.

This study identifies eight major findings (a) When entrepreneurs are self-determined they are able to learn in social settings; (b) having meaningful relationships with social networks increases an entrepreneur's ability to learn in social settings; (c) microenterprise economic sustainability in poverty contexts is perceived as having three dimensions: sufficient livelihood, empowerment, and enterprise growth; (d) these three dimensions occur simultaneously and are mutually inclusive; (e) entrepreneurs who learn to self-regulate are able to innovatively imitate and achieve economic sustainability; (f) self-determination enables

entrepreneurs to innovatively imitate and achieve economic sustainability; (g) adaptation enables entrepreneurs to ingeniously imitate; and (h) ingenious imitation increases an entrepreneurs' ability to achieve economic sustainability.

7.7 Research implications

This study advocates for a more complete and comprehensive conceptual framework of entrepreneurial learning and economic sustainability that is grounded in social learning theory with an intersectionality perspective to broaden our understanding of entrepreneurial learning among women with disabilities. It elevates the lived experience of women with disabilities by using an inclusive research approach that takes minority views into consideration. It therefore promotes learning loops between policy, research, and practice that informs development of a solid theoretical foundation.

The development of entrepreneurial learning that facilitates microenterprise economic sustainability requires the engagement of governments, trainers and community members. Governments need to provide and implement enabling policies and legislation; trainers need to understand the unique learning needs of women with disabilities; while positive societal perceptions towards those with impairments is necessary to sustain a self-determined and adaptive community of women with disabilities. The Ugandan experience suggests that policy makers need to formally recognise the capacity of women with disabilities to develop, organize, and manage a business venture for economic and social development. This means that overprotective yet non-empowering government policies relating to women with disabilities are not suitable for microenterprise economic sustainability when they foster an unhealthy dependency on the government.

It was found that microenterprise economic sustainability among women with disabilities was largely driven by the enterprise owners' self-restraint, and social embeddedness. The fact that self-determination, self-restraint and social embeddedness drive economic sustainability more compared to self-efficacy, financial and institutional support, suggests that it is more beneficial for women with disabilities to learn knowledge, skills, and attitudes that enable them to engage in goal-directed, self-regulated, autonomous behaviour, than to confine their learning to financial management and business skills training.

Findings in this study also revealed that the gender, disability, and marginalised intersections create complexities in microenterprise learning for women with disabilities. These women therefore need specific interventions so that learning impediments resulting from their identities are addressed successfully. This could be done in the following ways:

(a) Fostering diverse learning environments that consider the women with disabilities' unique and specialised learning needs, by conducting a training needs analysis and providing a platform for action-oriented learning/hands-on experience. Action-oriented learning would provide guidance and give these women an opportunity to perfect their newly learned skills in an environment where they need not fear failure and being labelled incompetent.

(b) Sensitivity training for entrepreneurial learning facilitators on how to interact with women with disabilities in order to minimize the misguided stereotypes about the capabilities of women with disabilities. Specifically, training to challenge women with disabilities to engage in entrepreneurial practices that enhance their ingenuity, adaptation and self-determination.

(c) Encouraging the re-design of mainstream learning support systems with specific interventions that address the learning impediments of the different women with disabilities, by promoting the use of role models and mentors with disabilities. Enlisting female role models and mentors with disabilities is likely to build women with disabilities' self-assurance in their capabilities as they compare their abilities to their role models and mentors. These mentors can help women with disabilities map out their career or life plan, help them organise themselves (e.g. record keeping, business registration), highlighting achievements that develop their life skills.

These positive learning environments not only recognise individuals that have historically been invisible, but also address systematic social exclusion. They take into account the interactivity of women with disabilities' social identity structures (gender, disability, marginalisation), which empowers them to believe in their abilities and to succeed as business individuals. These settings could also assist women with disabilities to recover from societal setbacks and disappointments and play a central role in how they approach business goals, tasks, and challenges. The intersectionality perspective of learning in social settings should be used to inform the design of training programmes targeting multiplicatively oppressed groups.

In conclusion, the concept of adaptive observational learning, represents a next step in the theoretical and conceptual understanding of how individuals may learn in social settings. It thereby contributes to research investigating the link between entrepreneurial learning and economic sustainability (Lans et al., 2014, Valerio et al., 2014; Zhao et al., 2005) as it interconnects various aspects of an individual's intersecting social identity, learning, and microenterprise economic sustainability. Moreover, the finding that adaptation and self-determination enhance ingenious imitation represents a next step in understanding the subtleties of entrepreneurial learning insofar as it informs individuals' cognition, and how they behave and operate in resource constrained environments. In this way, explanations of why, when and how some women with disabilities and not others' entrepreneurial learning facilitates economic sustainability can be said to include differences in how individuals adapt and persist in a resource constrained environment.

7.8 Conclusion

This study makes a contribution to theoretical development by highlighting the relevance of self-determination, self-restraint, adaptation, and social embeddedness which may indeed be a precondition for microenterprise survival and success. Women with disabilities who are self-determined, self-restrained, and socially embedded in their communities are able to adapt their learning behaviour, ingeniously imitate others, and achieve microenterprise economic sustainability in uncertain business environments. Not only has the study focused on a neglected area of microenterprises – the relevance of entrepreneurial learning in microenterprises operating in poverty contexts - but it has also contributed towards an improved understanding of the importance of entrepreneurial learning to microenterprise economic sustainability. As suggested by Kodithuwakku and Rosa (2002), most economic environments are significantly resource starved. This research therefore provides insights for other researchers on how to approach the study of entrepreneurial learning in such environments.

Through adopting a subjectivist perspective, the study has provided insight into how differently-abled entrepreneurs learn and achieve economic sustainability, and this research supplements previous studies that used a realist perspective where generalisations were

prevalent. The intention of this study is not to simply conjure up feelings of pity and empathy, but rather to inspire entrepreneurs to draw lessons from these women with disabilities who use persistence, discipline, social networks, adaptation and ingenuity to make use of the limited resources at their disposal in order to build and sustain their enterprises. Women with disabilities in this study demonstrate that achieving microenterprise economic sustainability involves learning entrepreneurship in a way that is uninhibited by impairment limitations and resource constraints.

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Appendices

Appendix 1: Interview Guide for Women Entrepreneurs with Disabilities

Appendix 2: Key Informant Semi-Structured Interview Guide.

Appendix 3: Coding Scheme and Code Descriptions

Appendix 4: Women Entrepreneurs with Disabilities' Information Sheet

Appendix 4b: Formal (signed) Consent form for Women Entrepreneurs with Disabilities

Appendix 5: Key Informant Information Sheet

Appendix 5b: Formal (signed) Consent form for Key Informants

Appendix 6: Sign-Language Interpreter and Career Non-Disclosure Agreement

Appendix 7: Summary Table of Women with Physical Impairments

Appendix 8: Summary Table of Women with Visual Impairments

Appendix 9: Summary Table of Women with Other Impairments

Appendix 10: Summary Table of Women with Visual Impairments

Appendix 11: Request Letter to do Research in NUDIPU

Appendix 12: Written Consent from NUDIPU

Appendix 13: Request Letter to do Research in NUWODU

Appendix 14: Written Consent from NUWODU

Appendix 15: Witwatersrand University Ethics Clearance Certificate

Appendix 16: Peer Reviewed Journal Article

Appendix 17: 2nd Best PhD Paper and Presentation ICMLG 2017

Appendix 18: ICLMG 2017 Conference Peer Reviewed Paper

Appendix 19: ICLMG 2017 Reviewers comments

Appendix 20: BAM 2017 Conference Peer Reviewed Paper

Appendix 21: BAM 2017 Reviewers comments

Appendix 1: Interview Guide for Women Entrepreneurs with Disabilities

Demographic Questions

- Age Group

a) Under 20 b) 20-30 c) 31-40 d) 41-50 e) over 50 years

- Highest level of Education

a) Primary b) Secondary c) Certificate d) Diploma e) Degree f) Masters and above

- Nature of Disability

a) Visual impairment b) Hearing impairment c) Physical impairment d) Other impairment

If other impairment, please specify

…….

- Type of Training received

a) Apprenticeship b) Business Skills Training c) Mentorship d) Role Modelling

- What is the nature of your business?
- What has your experience of owning a business been like?

Research Question One: How do women with disabilities understand microenterprise economic sustainability?

- What is your understanding of economic sustainability?
- How do you know that a business is economically sustainable?
- How do you measure economic sustainability in this business?
- Is this business economically sustainable? If yes what are the indicators? If no why isn't it?
- What are the major challenges to economically sustaining this business?
- What facilitates the economic sustainability of your business?

Research Question Two: How do women with disabilities learn entrepreneurship in social settings?

- How did you learn entrepreneurship?
- What challenges did you face during the learning?
- What did you like about the entrepreneurial learning you received?
- What didn't you like about the entrepreneurial learning you received?

Research Question Three: What are the consequences of women with disabilities' intersecting social identities of both gender and disability for their entrepreneurial learning?

- What identity do you associate with most? Being a woman or having a disability?
- How does your being a woman impact your entrepreneurial learning?
- How does your having a disability impact your entrepreneurial learning?
- How does being a woman with disabilities affect your entrepreneurial learning experience?
- How does your being a woman with disabilities impact the daily running of your business?

Research Question Four: What learning outcomes emerge from women with disabilities' entrepreneurial learning experiences?

- What did you learn from the entrepreneurial learning approach you received?
- How have you used what you have learnt in your business?
- What effect has what you learnt had on your business?
- Was the entrepreneurial learning approach useful for your business? If yes how was it useful? If no why do you think it wasn't useful?
- What type of learning approach helped to develop your skills in this business?
- What skills did it help you develop?
- How did this learning assist you in improving those skills?
- Have the skills you acquired through the entrepreneurial learning approach you received influenced the economic sustainability of your business? If yes how? If no why not?

Research Question Five: How can entrepreneurial learning be improved to better serve learners with varying impairments?

- In your opinion what entrepreneurial learning approach would have helped you in learning entrepreneurship?
- How do you think it should have been conducted?
- Why is the type of learning you are recommending important in driving and economically sustaining your business?

Do you want to add any information in regard to your identity as a woman entrepreneur with disabilities, the entrepreneurial learning you have received, and economic sustainability of your enterprise?

Appendix 2: Key Informant semi-structured interview guide.

The key informants were asked to provide insights into a variety of issues, including:

Research Question One: What would be the most appropriate way of getting the women with disabilities to share their experiences truthfully?

Research Question Two: What are the obstacles of entrepreneurial learning for women with disabilities?

- What entrepreneurial training is offered to women with disabilities?
- What challenges are faced in training of women with disabilities?
- How do the women with disabilities respond or react to the training received?

Research Question Three: How can entrepreneurial learning be improved to support women with disabilities?

- What support mechanisms are offered to the women with disabilities during these trainings?
- In what ways can entrepreneurial learning for women with disabilities be improved?

Appendix 3: Coding Scheme and Code Descriptions

HU: Atlas Ti Data Analysis 4
File: [D:\Fiona PhD\Draft proposal 2\Draft Proposal 3\DATA COLLECTION\Data...\Atlas Ti Data Analysis 4.hpr7]
Edited by: Super
Date/Time: 2017-07-10 16:25:58

BARRIERS OF ECON SUS

Barriers of econ sus: marginalised social identity
Created: 2017-03-03 18:25:35 by Super
Modified: 2017-03-06 12:14:10
*** Merged Comment from: Barriers of econ sus: marginalisation (2017-03-03T18:26:14) ***
Definition: prejudices towards or exploitation of women with impairments
*** Merged Comment from: Learning impeders: marginalisation (2017-03-03T18:27:02) ***
Biases towards WwDs by fellow learners or trainers
*** Merged Comment from: Learning impeders: personal constraints (2017-03-03T18:28:17) ***
Definition: constraint of action that arises from a lack of self-awareness, self-determination, attitude, self-regulation. It may also be inform of illetracy.

Barriers of econ sus: scarce resources
Created: 2016-08-29 23:58:26 by Super
Modified: 2017-03-03 18:50:19
Families (1): Barriers of econ sus
Definition: financial, technical and human resources, time resources for individuals with formal employment, customer base or market access

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Barriers of econ sus: self-concept
Created: 2016-08-29 23:58:26 by Super
Modified: 2016-11-20 19:14:56
Families (1): Barriers of econ sus
Definition: low perception of self in terms of low self-esteem, self-doubt.

Barriers of econ sus: constricting institutional and legal frameworks
Created: 2016-08-29 23:58:26 by Super
Modified: 2016-11-20 19:13:36
Families (1): Barriers of econ sus
Definition: restricted availability of premise spaces; unfavourable city council laws; inadequate health services, and un-empowered disability organisations.

DRIVERS OF ECON SUS

Drivers of econ sus: Financial Support
Created: 2017-03-03 18:51:16 by Super
Modified: 2017-07-10 15:47:33
*** Merged Comment from: Drivers of econ sus: access to markets (2017-03-03T18:51:52) ***
Definition: Access to consumer markets
*** Merged Comment from: Drivers of econ sus: pluriactivity (2017-03-03T18:51:53) ***
A chain of small firms that do not necessarily complement each other but ensure that the entrepreneur has a sustained source of income or economic stability

*** Merged Comment from: Drivers of econ sus: product or service differentiation (2017-03-03T18:51:54) ***
How WwDs differentiate their services or products from others, how they market and create a loyal customer base.

Drivers of econ sus: Self-concept
Created: 2016-08-29 23:58:26 by Super
Modified: 2017-07-10 15:47:36
Families (1): Drivers of econ sus
Definition: positive perception of self in terms of high self-esteem and self-confidence; sense of belonging and identity

---

Drivers of econ sus: Self determination
Created: 2016-08-29 23:58:26 by Super
Modified: 2017-07-10 15:52:22
Families (1): Drivers of econ sus
Definition: Determination by oneself without outside influence; use of pre-existing knowledge and abilities or past experience to embrace and take advantage of opportunities.
*** Merged Comment from: Drivers of econ sus: self-interest (2017-03-03T18:31:58) ***
Passion for a particular business or trade

Drivers of econ sus: Self-restraint
Created: 2016-10-17 08:29:02 by Super
Modified: 2017-03-03 18:31:32
Definition: self-discipline when a person governs or polices themselves without outside assistance or influence.

Drivers of econ sus: Social support
Created: 2016-08-29 23:58:26 by Super
Modified: 2017-03-03 18:31:17
Families (1): Drivers of econ sus
Definition: networks of professional and other personal contacts in the form of business, savings groups, friends and family connections.

LEARNING APPROACHES
Created: 2016-08-30 13:10:59 by Super
Modified: 2016-09-20 09:15:51
Definition: ways in which knowledge on how to do business is acquired

---

Learning approaches: Creative
Created: 2017-03-03 19:02:18 by Super
Modified: 2017-03-03 19:08:37
Definition: combines different things that have been learnt in order to come up with a novel idea

---

Learning approaches: Emotion Driven
Created: 2017-03-03 19:02:18 by Super
Modified: 2017-03-03 19:05:07
Definition: based on emotions and interest in certain areas

Learning approaches: Experiential
Created: 2017-03-03 19:02:18 by Super
Modified: 2017-03-03 19:40:21
Definition: learning through past experiences

Learning approaches: Observation
Created: 2017-03-03 19:02:18 by Super
Modified: 2017-07-10 15:37:01
Definition: Observing how others are doing something and replicating it.

Learning approaches: Prejudicial
Created: 2017-03-03 19:02:18 by Super
Modified: 2017-03-03 19:21:50

Definition: based on pre-determined training

Learning approaches: Self-generated
Created: 2017-03-03 19:02:18 by Super
Modified: 2017-03-03 19:47:50
Definition: these are self-taught and often relate their abilities to a gifting from God

---

Learning approaches: semi-formal
Created: 2016-11-14 08:30:09 by Super
Modified: 2017-03-03 19:57:41
Definition: These are organised in groups for short periods of time i.e. 3-4 days with no follow up.

LEARNING ENABLERS
Created: 2016-08-30 13:10:37 by Super
Modified: 2016-09-13 10:22:26
Definition: factors that motivate, sustained and enhanced learning

---

Learning enablers: Institutional support
Created: 2016-08-29 23:58:26 by Super
Modified: 2017-03-03 18:30:38
Families (1): Learning enablers
Definition: using different methods of teaching (visual learning, practical, audio or aesthetic learning etc), doing training needs assessment and refresher courses.

Learning enablers: self-concept
Created: 2016-09-14 08:28:23 by Super
Modified: 2016-11-15 08:50:42
Definition: the beliefs one holds about oneself and the responses of others. It is is largely a reflection of the reactions of others towards the individual

---

Learning enablers: self determination
Created: 2016-08-29 23:58:26 by Super
Modified: 2017-07-10 15:37:26
Families (1): Learning enablers
Definition: Determination by oneself without outside influence; use of pre-existing knowledge and abilities or past experience to embrace and take advantage of opportunities.

*** Merged Comment from: Learning enablers: Self-interest (2017-07-10T14:07:31) ***
Definition: pursuing one's own interest

Learning enablers: Self restraint
Created: 2016-10-15 12:27:43 by Super
Modified: 2017-03-03 18:56:54
Definition: self-discipline when a person governs or polices themselves without outside assistance or influence.

Learning enablers: Social Support
Created: 2016-08-29 23:58:26 by Super
Modified: 2017-03-03 18:30:13
Families (1): Learning enablers
Definition: networks of professional and other personal contacts in the form of business, friends and family connections.

LEARNING IMPEDERS
Created: 2016-08-30 13:10:20 by Super
Modified: 2016-09-13 10:22:48
Definition: things that frustrate learning or prevent effective learning

---

Learning impeders: financial constrains
Created: 2016-08-29 23:58:26 by Super
Modified: 2017-07-10 15:37:51

Families (1): Learning impeders
Definition: lack of money or capital to engage in desired activities or access to the markets that would continuously finance that business.

Learning impeders: institutional constraints
Created: 2017-03-03 18:28:43 by Super
Modified: 2017-03-03 18:29:06
*** Merged Comment from: Learning impeders: process related constraints (2017-03-03T18:28:58) ***
Definition: mismatch between training and learning needs; acquiring inappropriate knowledge; no follow up.

Learning impeders: social constraints
Created: 2017-03-03 18:48:01 by Super
Modified: 2017-03-03 18:49:55
Definition: *** Merged Comment from: Learning impeders: interpersonal constraints (2017-03-03T18:25:57) ***
Definition: relate to restrictions in interactions between individuals inform of communication, or conflicts.

Learning impeders: technological constraints
Created: 2016-08-29 23:58:26 by Super
Modified: 2016-11-15 08:37:03
Families (1): Learning impeders
Definition: limited technological support; limited access to similar instructional technologies.

LEARNING OUTCOMES
Created: 2016-08-30 13:10:00 by Super
Modified: 2016-09-20 09:28:25
Definition: things that occur as a result of learning and are important because they affect how that business performs

---

Learning outcomes: Adaptation
Created: 2016-08-30 00:10:26 by Super
Modified: 2017-07-10 15:52:22
Families (1): Learning outcomes
Definition: Innovation imitation - is thinking creatively about something that already exists. These also involve frugal innovations.

Learning outcomes: Competency Development
Created: 2016-08-30 00:10:26 by Super
Modified: 2016-11-20 18:57:23
Families (1): Learning outcomes
Definition: technical, business management and communication skills, leadership, financial management skills

---

Learning outcomes: Opportunity Identification
Created: 2016-08-30 00:10:26 by Super
Modified: 2017-07-10 15:38:21
Families (1): Learning outcomes
Definition: how WwDs can *identify* business *opportunities* and evaluate their potential and their risks

---

Learning outcomes: Self-efficacy
Created: 2016-08-30 00:10:26 by Super
Modified: 2017-03-06 12:12:28
Families (1): Learning outcomes
Definition: increases confidence in taking risks, communicating and interacting with others and resilience in managing their business.

Learning outcomes: Self-determination
Created: 2016-10-17 07:41:19 by Super
Modified: 2017-03-06 12:12:55
Definition: Determination by oneself without outside influence; use of pre-existing knowledge and abilities or past experience to embrace and take advantage of opportunities, patience

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Learning outcomes: Self-restraint
Created: 2016-08-30 00:10:26 by Super
Modified: 2017-07-10 15:48:46
Families (1): Learning outcomes
Definition: self-discipline when a person governs or polices themselves without outside assistance or influence. this may also involve aspects such as saving.

Learning outcomes: Social networking
Created: 2016-10-15 12:57:19 by Super
Modified: 2017-03-03 18:19:38
Definition: networks of professional and other personal contacts in the form of business, friends and family connections.

PERCEPTIONS OF ECON SUS

Perceptions of econ sus: Empowerment
Created: 2016-10-10 09:04:51 by Super
Modified: 2017-07-10 15:50:33
Definition: The autonomy, pride and independence one gets from owning their business. it may also include the social standing that one has in the community in terms of status

*** Merged Comment from: perceptions of econ sus: asset acquisition (2017-03-03T18:18:50) ***
buying of assets such as land, stock, property etc

Perceptions of econ sus: Enterprise Growth
Created: 2016-08-29 23:58:26 by Super
Modified: 2017-07-10 15:50:42
Families (1): Perceptions of econ sus
Definition: This includes profits, savings, increase in sales, growth in revenues. It is money from sales after paying expenses. what is left after paying all expenses directly related to the generation of the revenue

*** Merged Comment from: Perceptions of econ sus: savings (2017-03-03T18:15:59) ***
Definition: money kept aside either through financial institution saving box or official scheme.
*** Merged Comment from: Perceptions of econ sus: life span of the business (2017-03-03T18:16:52) ***
The years a business has been in existance
*** Merged Comment from: Perceptions of econ sus: customer retention (2017-03-03T18:17:45) ***
Definition: number of customers that frequent and buy from the business. ability to retain customers over a specified period of time.
*** Merged Comment from: Perceptions of econ sus: business expansion (2017-03-03T18:18:30) ***
Definition: multiple businesses, increased employess, franchising, multiple branches, increased capital base
*** Merged Comment from: Perceptions of econ sus: business innovation (2017-03-03T18:18:31) ***

Definition: introducing new ideas, workflows, methodologies, services or products.

Perceptions of econ sus: sufficient livelihood
Created: 2016-08-29 23:58:26 by Super
Modified: 2016-11-22 09:50:01
Families (1): Perceptions of econ sus
Definition: meeting basic needs; asset acquisition

RECOMMENDATION
Definition: recommendations to trainners, policy makers, govt and other stakeholders

---

Recommendation: learners' needs
Created: 2016-08-30 14:26:49 by Super
Modified: 2016-11-20 18:40:37
Families (1): Recommendation

Definition: what they want to learn

Recommendation: policy makers
Created: 2016-08-30 14:27:20 by Super
Modified: 2016-11-15 08:05:18
Families (1): Recommendation
Definition: laws, systems and structures that need to be changed

---

Recommendation: trainers
Created: 2016-06-28 11:22:33 by Super
Modified: 2016-11-20 19:07:26
Families (1): Recommendation
Definition: how they think they should be trained

Appendix 4: Women Entrepreneurs with Disabilities' Information Sheet

Introduction: Greetings, I am Fiona Mulira a PhD student from Wits Business School, The University of Witwatersrand, South Africa and doing a research on Entrepreneurship Training and Economic Sustainability of Microenterprises Operated by Women Entrepreneurs with Disabilities in Uganda. Since you are a Woman Entrepreneurs with Disabilities, I would like to invite you to be part of this research study. The results of this research will be used in my Thesis for the PhD study.

Purpose of research study: The purpose of the study is to analyse the effect of entrepreneurship training on economic sustainability of microenterprises for women entrepreneurs with varying types of disability.

Procedures: In this study I will ask some questions about the entrepreneurship training you have received and the economic sustainability of your enterprises. We will have some of the questions addressed in a face to face one hour individual interview, while others will be addressed in an auto-narrative (auto-photography and auto-recording). I will give you either a camera or an audio- recorder that you will have for three days. I will teach you how to use it and explain the kind of information you will be using it for. After three days we will have another one hour interviews to discuss the pictures you took or recording you made. The individual interviews and auto-interviews will be audio-recorded and notes will be taken. A visual record of the photos you take will also be kept.

Possible risks or benefits: There is no risk involved in this study arising from sharing your experiences. There is no direct benefit to you also. However, participating will allow your voices to be heard, and the results of the study may provide guidance in the development of entrepreneurship training initiatives that take into consideration your experiences.

Right of refusal to participate and withdrawal: You have the right to refuse to participate in this research and your refusal will involve no loss of benefits. Also, you may refuse to answer questions about which you feel uncomfortable and may withdraw from the study at any time.

Checks for accuracy and withdrawing statements: you will be given an opportunity to make inputs to the data that you have provided after it has been transcribed and analysed in order to check for its accuracy and withdraw any statements you may have mentioned.

Confidentiality: The information you provide will remain confidential. Your name and identity will also not be disclosed at any time. However the data may be seen by my supervisor, Ethical Review Committee and may be published in academic journals and at seminars or conferences for a period of 5 years without giving your name or disclosing your identity.

Access to research: A summary of the research will be made available to you should you request it.

Questions: At this point you are free to ask any questions about the research, the participants' rights and any other related questions.

Researchers Contact Information: If you have any further questions you may contact the researcher Fiona Mulira on following phone number +256700311257 or in the future email on **fmulira@mubs.ac.ug** and the supervisor Dr. Zanele Ndaba on **Zanele.Ndaba@wits.ac.za**

Appendix 4b: Formal (signed) Consent form for Women Entrepreneurs with Disabilities

The research on entrepreneurship training and economic sustainability of microenterprises operated by women entrepreneurs with disabilities has been explained to me and I understand it.

I have been told that:

- It is a study on women entrepreneurs with disabilities.
- The researcher is doing this study in pursuit of her PhD studies.
- The purpose of the study is to analyse the effect of entrepreneurship training on economic sustainability of microenterprises for women entrepreneurs with varying types of disabilities.
- The study involves a one hour face to face interview, auto-narratives, and a 2nd face to face interview.
- I have a right to decline to participate or withdraw at any point in the research.
- A summary of the research can be made available to me upon request.
- There are no risks of me participating in this research and no direct benefits either.
- The study will be reported in a research thesis, at seminars, conferences, and in academic journals.
- I can contact the researcher should I have questions.

I have read and understand the information sheet, and have had the opportunity to ask questions and I therefore volunteer to participate in this research study.

I voluntarily choose to participate, in the individual interviews, auto-narratives (auto-photography and auto-recording), and I also agree to the use of anonymised quotes in publications.

I voluntarily agree to consultations being audio-recorded

I voluntarily agree to photographs being taken

Participant's Name: Participant's Signature: Date:

Researchers' Signature: Researchers' Signature: Date:

Appendix 5: Key Informant Information Sheet

Introduction: Greetings, I am Fiona Mulira a PhD student from Wits Business School, The University of Witwatersrand, South Africa and doing a research on Entrepreneurship Training and Economic Sustainability of Microenterprises Operated by Women Entrepreneurs with Disabilities in Uganda. Since you are Head of a disability organisation and have interacted with Woman Entrepreneurs with Disabilities (WEwDs), I would like to invite you to be part of this this research study. The results of this research will be used in my Thesis for the PhD study.

Purpose of research study: The purpose of the study is to analyse and evaluate the effect of entrepreneurship training on economic sustainability of microenterprises operated by women entrepreneurs with varying types of disability.

Procedures: In this study I will ask some questions about the entrepreneurial practices of WEwDs, the form of training offered to WEwDs, existing support mechanisms and challenges in training WEwDs. The interview will take about one hour and will be audio-recorded and notes will be taken.

Possible risks or benefits: There is no risk involved in this study from sharing your experiences. There is no direct benefit to you also. However, participating will allow your voice to be heard and the results of the study may provide guidance in the development of entrepreneurship training initiatives that take into consideration your experiences.

Right of refusal to participate and withdrawal: You have the right to refuse to participate in this research and your refusal will involve no loss of benefits. Also, you may refuse to answer questions about which you feel uncomfortable and may withdraw from the study at any time.

Checks for accuracy and withdrawing statements: you will be given an opportunity to make inputs to the data that you have provided after it has been transcribed and analysed in order to check for its accuracy and withdraw any statements you may have mentioned.

Confidentiality: The information you provide will remain confidential. Your name and identity will also not be disclosed at any time. However the data may be seen by my supervisor, Ethical Review Committee and may be published in academic journals and at seminars or conferences for a period of 5 years without giving your name or disclosing your identity.

Access to research: A summary of the research will be made available to you should you request it.

Questions: At this point you are free to ask any questions about the research, the participants' rights and any other related questions.

Researchers Contact Information: If you have any further questions you may contact the researcher Fiona Mulira on following phone number +256700311257 or in the future email on **fmulira@mubs.ac.ug** and the supervisor Dr. Zanele Ndaba o**n Zanele.Ndaba@wits.ac.za**

Appendix 5b: Formal (signed) Consent Form for key Informants

The research on entrepreneurship training and economic sustainability of microenterprises operated by women entrepreneurs with disabilities has been explained to me and I understand it.

I have been told that:

- It is a study on women entrepreneurs with disabilities.
- The researcher is doing this study in pursuit of her PhD studies.
- The purpose of the study is to analyse the effect of entrepreneurship training on economic sustainability of microenterprises for women entrepreneurs with varying types of disabilities.
- The study involves a one hour face to face interview.
- I have a right to decline to participate or withdraw at any point in the research.
- A summary of the research can be made available to me upon request.
- There are no risks of me participating in this research and no direct benefits either.
- The study will be reported in a research thesis, at seminars, conferences, and in academic journals.
- I can contact the researcher should I have questions.

I have read and understand this information sheet, and have had the opportunity to ask questions and I therefore volunteer to participate in this research study.

I voluntarily choose to participate, in the individual interviews and consultation and I also agree to the use of anonymised quotes in publications.

I voluntarily agree to consultations being audio-recorded

Participant's Name: Participant's Signature: Date:

Researchers' Signature: Researchers' Signature: Date:

Appendix 6: Sign- Language Interpreter and Career Non- disclosure Agreement

Title of Research: Entrepreneurship Training and Economic Sustainability of Microenterprises Operated by Women Entrepreneurs with Disabilities in Uganda

Sign Language Interpreter: As a member of this research team I understand that I may have access to confidential information about the research participants. By signing this statement, I am understanding that my responsibilities will involve ensuring confidentiality and I therefore agree to the following:

- I understand that names and any other identifying information about the research participants is completely confidential.
- I agree not to reveal, publish, or otherwise reveal to unauthorized individuals or to the general public any information obtained in the course of this research that could identify the participants in the study.
- I understand that all information about research participants acquired by me in the course of my work is confidential. I agree not to divulge or otherwise make known to unauthorized persons any of this information.
- I understand that I am not to read information about research participants, or any other confidential documents, neither am I to ask questions from research participants for my own personal information but only for the purpose of executing my designated duties as a sign language interpreter on this research project.
- I agree to immediately notify the researcher should I become aware of an actual breach of confidentiality or a situation which could possibly lead to a breach, whether on my part or on the part of another person.

Signature Sign-Language Interpreter Name Date

Signature of Researcher Name Date

Appendix 7: Summary table of Women with Physical Impairments

Respondent	Entrepreneurs Age	Education Level	Enterprise Age	Principle Activities
5	36 years	None	5 years	Retail
18	37 years	Diploma	4 years	Trader (Importing Bags)
9	45 years	Certificate	10 years	Trader (food) & farming
17	29 years	Primary	4 years	Charcoal Vendor
6	40 years	Primary	8 years	Trader (shoes) & farming
16	60 years	Diploma	36 years	School
34	32 years	None	4 years	Food processing
31	42 years	Primary	4 years	Poultry
32	58 years	Secondary	38 years	Market Vendor
30	59 years	Secondary	25 years	Crafts
28	23 years	Secondary	4 years	Tailor
25	58 years	Secondary	11 years	Food Processing & Restaurant
29	58 years	None	10 years	Charcoal vendor & Tailor
21	55 years	None	25 years	Market vendor
27	28 years	Certificate	4 years	Nursery School
22	38 years	None	4 years	Laundry & Baby sitting
20	56 years	Primary	8 years	Food processing

Appendix 8: Summary Table of Women with Visual Impairments

Respondent	Entrepreneurs Age	Education Level	Enterprise Age	Principle Activities
8	39 years	Primary	16 years	Rosary making
38	44 years	None	20 years	Retail store
36	31 years	None	10 years	Trader (food)
35	44 years	Primary	10 years	Market Vendor
14	47 years	Primary	18 years	Market vendor
10	24 years	Certificate	4 years	Weaving

Appendix 9: Summary Table of Women with Other Impairments

Respondent	Entrepreneurs Age	Education Level	Enterprise Age	Principle Activities
15	22 years	Primary	4 years	Crocheting
19	21 years	secondary	4 years	Food processing
7	55 years	None	10 years	Food processing
24	44 years	Secondary	4 years	Local bar
26	29 years	secondary	4 years	Charcoal & fresh food Vendor
23	55 years	Primary	8 years	Charcoal & fresh food Vendor; Trader (sandals)

Appendix 10: Summary Table of Women with Hearing Impairments

Respondent	Entrepreneurs Age	Education Level	Enterprise Age	Principle Activities
1	30 years	Primary	6 years	Retail store
13	32 years	Primary	14 years	Retail store
3	30 years	Vocational	5 years	Canteen (Kiosk)
12	36 years	Vocational	11 years	Retail store
2	32 years	Vocational	9 years	Weaving, crafts & baking
11	38 years	Primary	10 years	Canteen (Kiosk)
4	45 years	Primary	7 years	Trader (clothes)

Appendix 11: Request Letter to do Research in NUDIPU

MAKERERE UNIVERSITY BUSINESS SCHOOL

Plot M118, Portbell Road, P. O. Box 1337, Kampala- Uganda
Phone: Direct Line: +256-414-338170/2; General Line: +256 -414-338120; Fax: +256-414-505921

Dean, Faculty of Management

To the Executive Director

NUDIPU

Plot 530, Kisaasi Road, Bukoto

P.O. Box 8567, Kampala, Uganda

4th September 2015

Dear Sir,

RE: REQUEST FOR PERMISSION TO CONDUCT RESEARCH

My name is Fiona Mulira, a lecturer in Makerere University Business School in the Faculty of Management, and a PhD student studying at Witwatersrand University in South Africa. I am hereby requesting to do research in your Organization. As well as get a formal letter addressed to Witwatersrand University Business School permitting me to do the research in your organization.

As part of my PhD Studies I am doing a research on "The Impact of entrepreneurship training on microenterprise sustainability: An intersectional approach of Women Entrepreneurs with Disabilities in Uganda."

Brief of the Research

This research is set in the context of the international move towards inclusion of all and economic empowering of marginalised people i.e. women, youth and persons with disabilities (PwDs). It aims to present the perspectives of women entrepreneurs with disabilities (WEwDs) in Uganda in order to examine how a disabled female entrepreneur's training influences the economic sustainability of their micro-enterprises. A qualitative research methodology approach using in-depth interviews with the WEwDs at their business premises will be used to gather data on the role of entrepreneurship training on enterprise sustainability.

Thank you for your time and looking forward to hearing from you.

Yours Sincerely

Mulira Fiona

Fiona Mulira

Lecturer

Faculty of Management

Email: management@mubs.ac.ug Website: www.mubs.ac.ug

Appendix 12: Written Consent from NUDIPU

National Union of Disabled Persons of Uganda

Plot No. 530, Bukoto - Kisasi Road, P.O. Box 8567, Kampala - UGANDA
Tel: +256 414 540 179, Email:info@nudipu.org, Website:www.nudipu.org

Our Ref:

Your Ref:

Date: 9th Sept. 2015

The University of Witwatersrand,
Wits Business School,
Johannesburg - South Africa.

Dear Sir/Madam,

PERMISSION TO CONDUCT RESEARCH ON WOMEN ENTREPRENEURS WITH DISABILITIES IN UGANDA.

Greetings from the NUDIPU.

We hereby write in response to the letter dated 4th September 2015 from Ms. Fiona Mulira a PHD student at your University, requesting for permission to conduct research on – "The Impact of Entrepreneurship training on Microenterprise Sustainability: An Intersectionality Approach of Women Entrepreneurs with Disabilities in Uganda", within the National Union of Persons with Disabilities in Uganda – as part of her studies leading to the award of a PHD.

The purpose of this letter is therefore to acknowledge receipt of her request and confirm to your institution that we have accepted her request and that we pledge to accord her the necessary support.

Yours Sincerely,

Mwesigwa Martin Babu,
Deputy Executive Director.

Chairman: Nyombi Henry, **Treasurer:** Mugisa Sam, **General Secretary:** Nedala Peter

Appendix 13: Request Letter to do Research in NUWODU

MAKERERE UNIVERSITY BUSINESS SCHOOL

Plot M118, Portbell Road, P. O. Box 1337, Kampala-Uganda
Phone: Direct Line: +256-414-338175; General Line: +256-414-338120; Fax: +256-41-4505921

Department of Human Resource Management

To the Executive Director

NUWODU

P.O. BOX 24891

Ntinda Road

Kampala- Uganda

Dear Sir/Madam

RE: REQUEST FOR PERMISSION TO CONDUCT RESEARCH

My name is Fiona Mulira, a Lecturer in Makerere University Business School in the Faculty of Management, and PhD student studying at Witwatersrand University in South Africa. I am hereby requesting to do research in your organization. As well as get a formal letter addressed to Witwatersrand University Business School permitting me to do the research in your organisation.

As part of my PhD studies I am doing a research on "The role of entrepreneurship training on micro-enterprise sustainability: An intersectional approach of Women entrepreneurs with Disabilities in Uganda."

Thank you for your time and looking forward to hearing from you.

Yours Sincerely

Mulira Fiona

Fiona Mulira

Lecturer

Faculty of Management

Email: hodhrm@mubs.ac.ug Website: www.mubs.ac.ug

Appendix 14: Written Consent from NUDIPU

NATIONAL UNION OF WOMEN WITH DISABILITIES OF UGANDA

P.O. Box 24891, Kampala Uganda
Plot No. 62, Ntida Road
Tel: +256 414 28540
Fax: +256 414 285240
Email: nuwodu@gmail.com
Website: www.nuwodu.org.ug

Our Ref: .....

Your Ref: .....

18th /09/2015

The University of Witwatersrand,
Wits Business School,
Johannesburg – South Africa.

Dear Sir/Madam

PERMISSION TO CONDUCT RESEARCH ON WOMEN WITH DISABILITIES ENTREPRENEURS IN UGANDA

Greetings from NUWODU,

We hereby write in response to the letter dated 4th September 2015 from Ms Fiona Mulira, a PhD student at your university, requesting for permission to conduct research on – "The impact of Entrepreneurship training on Microenterprise Sustainability: An Intersectionality Approach of Women Entrepreneurs with Disabilities in Uganda", within the National Union of Women with Disabilities of Uganda – as part of her studies leading to the award of a PhD.

NUWODU is pleased to have been identified as a partner in this research to increase on the knowledge and understanding of unique qualities and capacities possessed by Women with disabilities in their effort for self-improvement.

The purpose of this letter is therefore to acknowledge receipt of her request and confirm to your institution that we have accepted her request to carry out research and that we pledge to accord her the necessary support.

Yours Sincerely,

Jolly Acen

Executive Secretary

NUWODU

Appendix 15: Witwatersrand University Ethics Clearance Certificate

Research Office

HUMAN RESEARCH ETHICS COMMITTEE (NON-MEDICAL)
R14/49 Mulira

CLEARANCE CERTIFICATE	**PROTOCOL NUMBER: H16/02/25**
PROJECT TITLE	Entrepreneurship training and economic sustainability of micro-enterprises operated by women entrepreneurs with disabilities in Uganda
INVESTIGATOR(S)	Ms F Mulira
SCHOOL/DEPARTMENT	Wits Business School
DATE CONSIDERED	19 February 2016
DECISION OF THE COMMITTEE	Approved unconditionally
EXPIRY DATE	10 April 2019

DATE 11 April 2016 **CHAIRPERSON** _____
(Professor J Knight)

cc: Supervisor : Dr Z Ndaba

DECLARATION OF INVESTIGATOR(S)

To be completed in duplicate and **ONE COPY** returned to the Secretary at Room 10005, 10th Floor, Senate House, University.

I/We fully understand the conditions under which I am/we are authorized to carry out the abovementioned research and I/we guarantee to ensure compliance with these conditions. Should any departure to be contemplated from the research procedure as approved I/we undertake to resubmit the protocol to the Committee. **I agree to completion of a yearly progress report.**

_____ _____/_____/_____
Signature Date

PLEASE QUOTE THE PROTOCOL NUMBER ON ALL ENQUIRIES

Appendix 16: Peer Reviewed Journal Article

Gender and Disability: An Intersectionality Perspective of Micro-Enterprise Learning Among Women with Disabilities in Uganda

Fiona Mulira
University of the Witwatersrand

Dr. Zanele Ndaba
University of the Witwatersrand

ABSTRACT

This study investigates the intersecting identities of gender and disability as perceived barriers of learning for micro-enterprises for Women with Disabilities (WwDs). Micro-enterprises are regarded as important change agents in emerging economies due to their collective contribution to social and economic change. Our contribution is to the literature on micro-enterprise learning most of which tends to focus on one social category group, either disability or gender. Contrary to these studies, our study connects the compounding experiences of belonging to two groups that are socially and economically marginalized. To answer the question of how gender and disability affect the micro-enterprise learning of WwDs, we conducted one-on-one semi-structured interviews with seven key informants in a pilot study conducted in Uganda. We used thematic content analysis to analyze the qualitative data. Our findings suggest that there are two key challenges to micro-enterprise learning for WwDs. Firstly; there is a mismatch between learning programmes and the patterns of learning for WwDs. Secondly; there are negative societal attitudes against WwDs, which impede their learning. We conclude that intersecting the social identities of both gender and disabilities in micro-enterprise learning environments is difficult to manage because of the unique experiences resulting from belonging to a group with a multiple disadvantage: female and disabled.

INTRODUCTION

Micro-enterprise learning has increasingly gained recognition as an important component at the interface of learning and sustainable development (UNESCO, 2008; Wang & Chugh, 2014). This study builds on and contributes to existing work that focuses on micro-enterprise learning (Deakins & Freel, 1998; Harrison & Leitch, 2005; Politis, 2005; Wang & Chugh, 2014). Although these studies confirm the differences between gender and disability (Minniti & Nardone, 2007; Wilson, Kickul, Marlino, Barbosa, & Griffiths, 2009), there has not been an extended study on the combined influence of both gender and disability, as intersecting social categories. Previous studies have focused on a gender approach to explain micro-enterprise learning among women with most of these studies drawing their samples from a diverse range of women, including those with disabilities (Ahl & Marlow, 2012; Fischer, Reuber, & Dyke, 1993). A few studies use a disability approach which includes samples from both men and women (Kitching, 2014; Namatovu, Dawa, Mulira, & Katongole, 2012; Renko, Harris, & Caldwell, 2015). This paper therefore provides additional insights into the micro-enterprise learning processes of Women with Disabilities (WwDs) by explicating the various ways gender and disability interact to shape the multiple components of WwDs' learning experiences.

Micro-enterprise learning has traditionally been studied by examining one axis of identity, such as gender or disability. Intersectionality, on the other hand, views how different axes of identity interact within a single individual often resulting in multiple features of disadvantage (Garland-Thomson, 2014). Existing studies on intersectionality (Essed & Goldberg, 2001; Moodley & Graham, 2015) argue that any project on WwDs ought to integrate both gender and disability facets as the experiences of these women and how they are perceived in their social environments are shaped by both: disability and gender.

Within the context of micro-enterprise development in Uganda, the challenge is to establish how learning can be harnessed in order to support WwDs, and to foster the creation of sustainable livelihoods. In a bid to address these challenges, the Government of Uganda and the International Civil Society have targeted the issue of sustainable development, either directly or indirectly through programmes that they have introduced, such as the INCLUDE initiative. This project builds capacity at national and regional levels to adequately support the full participation of WwDs in sustainable development activities, including micro-enterprises. Through these programmes, the Government also advocates the introduction of learning methods that are suitable for WwDs to assist this group of women to improve their employability, livelihood and ultimately to reduce poverty (Lwanga-Ntale, 2003; NUDIPU, 2013).

Although these efforts of initiating programmes by both the Government and International Civil Society Organisations have

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had a positive influence on the livelihood of the WwDs, the learning programmes have not delivered substantial results because most of the businesses owned by WwDs are still generally unsustainable (Abimanyi-Ochom & Mannan, 2014; Namatovu, Dawa, Mulira, & Katongole, 2012). WwDs continue to manage micro-enterprises on a hand-to-mouth basis, which may not progress into sustainable ventures that enable wealth creation. In essence, the pioneering work from both the Government and International Civil Society Organizations has still not addressed the issue of economic sustainability for this category of women.

METHODOLOGY

The overall objective of the paper was to investigate how gender and disability hinder micro-enterprise learning of WwDs. We used a qualitative approach and conducted face-to-face semi-structured interviews with seven key informants. The seven key informants were identified from two national disability organisations in Uganda, i.e. National Union of Persons with Disabilities (NUDIPU) and National Union of Women with Disabilities (NUWODU). They were identified based on their expertise as heads of learning programmes in these organisations and as individuals who interacted with WwDs on a day-to-day basis. Three of the seven key informants heading these programmes are WwDs.

Key informant interviews were conducted as a pilot study to gain richer information for a wider project on the effects of entrepreneurship learning on the economic sustainability of micro-enterprises owned by WwDs. This pilot project also served as a purpose to get advice on how to conduct research in a sensitive and appropriate manner that does not further marginalise WwDs. The interviews, were analysed using thematic content analysis, a reliable method for assessing cognitive representations (Duriau, Reger & Pfarrer, 2007), and this method allowed us to assess aspects of both gender and disability that acted as barriers for micro-enterprise learning of WwDs.

RESULTS AND DISCUSSION

Findings from key informants suggest that in micro-enterprise learning situations, there are two key learning challenges that we have grouped into themes. First is the poor fit between WwDs' learning patterns and the design of the learning programmes. Second, part of the problem is rooted in societal attitudes against women's economic and family roles, as well as societal attitudes against People with Disabilities (PwDs).

Firstly, the barrier for WwDs in micro-enterprise learning is the mismatch between learning programmes and learning requirements for women with disabilities. The participants' descriptions of micro-enterprise learning settings for PwDs were characterised by perceptions of obstacles, such as lack of effective communication suitable for people with disabilities, limited access to learning programmes, and non-inclusive training designs that make learning for all categories of disability, especially women, a challenge. The descriptions of participants, some of whom were learning programme heads, confessed that the learning delivered tended to be discriminatory against both the female gender and disability category. The reason for discrimination was that the structure of learning was suitable and more appropriate to non-physically challenged men. Typical descriptions key informants used to explain the differences included phrases, such as "inappropriate lecture methods," "giving handouts to people who can't read," and "accessing learning venues is difficult for certain disabilities".

These findings suggest that in trying to solve an existing problem of providing learning skills to WwDs, some of the learning programmes rather than equip, further marginalize certain disability categories. This is done either directly by excluding them from participation or indirectly by failing to meet their unique disability needs. The misalignment between learning programmes and learning needs has been implied in previous studies. For instance, Boylan & Burchardt (2002) finds that most entrepreneurs with disabilities in developing countries, sometimes find it challenging to access learning programmes that require their physical presence due to inabilities to physically access buildings, inadequate suitable public transport, or movement between the learning venues. Further, a typical micro-enterprise trainer may not always understand the special needs of WwDs (Širec, 2013). In this study, we find that the nature of micro-enterprise learning environments impedes WwDs' learning because of the way learning programmes are organised and structured.

The second barrier to learning for WwDs, was societal attitudes against them, particularly those of their trainers who were mostly able-bodied men. Findings from key informants suggest that although entrepreneurs, males and females, with and without disabilities are subject to gender-biased assumptions in most learning programmes, the gender-role stereotyping may be even more pervasive when entrepreneurs have disabilities. This seems to hold true regardless of the nature of learning. Stereotyped attitudes against women and PwDs subjugate WwDs in double jeopardy with regard to micro-enterprise learning and the nature of businesses they are encouraged to own. A case in point is the well intentioned trainers who continue to purvey subtle messages that entrench stereotypical gender or disability conceptions. These messages reinforce traditional gender and disability roles, sometimes portraying WwDs as subordinate learners. In some cases, these trainers discourage WwDs from pursuing non-traditional PwD businesses. These sentiments were shared by six participants:

"For us people who are working with WwDs, we tend to dwell on training them to do traditional businesses, such as operating a sewing machine, crafts, shoe making, or mending. … We do not design trainings for businesses that are specifically ad-

dressing the special needs of the WwDs and will allow them to compete favorably with the non-disabled (Key informant 5)."

These findings align with Širec (2013) in suggesting that a typical trainer may have certain biases against the potential of WwDs for entrepreneurship. They may therefore find it difficult to identify non-standard, but more appropriate, ways in which the WwDs could run a business. As a result, learnings designed to equip WwDs with skills are based on generalized business goals. These goals are imposed without consultation from the participants and do not give WwDs confidence in their abilities to structure or adjust their environments for optimal learning. It is thus not surprising that once WwDs have acquired skills from these restrictive (non-challenging) entrepreneurial learning environments, they tend to translate these competencies into entrepreneurial decisions and courses of action that are risk-averse, or security-oriented, business strategies and ideas that do not necessarily develop into growth-oriented ventures.

RECOMMENDATIONS AND CONCLUSIONS

What is clear in this study is that the gender and disability intersections create complexities in micro-enterprise learning for WwDs. These women therefore need specific interventions so that learning impediments resulting from their identities are addressed successfully. A key element in the development of a strategy for addressing the micro-enterprise learning needs of WwDs is the necessity to appropriately re-design mainstream learning support systems, in order to provide WwDs access to effective learning experiences. We, therefore, recommend that diversity learning environments take into account the WwDs' unique and specialised learning needs, such as, using braille for people with visual impairments, providing written material for people whose hearing is impaired, and sign language interpretation where needed. We also suggest that trainers need to be trained on how to interact with WwDs to minimise the negative societal perceptions against WwDs. Role models, mentors, and action oriented learning could also assist during the training.

Positive learning environments that take into account the interactivity of WwDs' social identity structures as women and as individuals with varying disabilities, empowers them to believe in their abilities to succeed as business individuals. These settings could also assist WwDs to recover from societal setbacks and disappointments; and play a central role in how they approach business goals, tasks, and challenges. In conclusion, this study suggests that the intersectionality perspective of learning should be used to inform the design of training programmes targeting multiplicatively oppressed groups. By including explicit discussions of the interactions of gender and disability power structures, the perceived "deficiencies" of women entrepreneurs with disabilities are attributed to social arrangements rather than the individual WwDs.

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Appendix 17: 2nd Best PhD Paper and Presentation ICMLG 2017



Appendix 18: ICLMG 2017 Conference Peer Reviewed Paper

A Case of Entrepreneurial Learning Patterns of Women With Hearing Impairments in Uganda

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Abstract: The past decade has witnessed a wider acceptance of minority entrepreneurs including those with disabilities, with specific emphasis on the entrepreneurial potential of Women with Disabilities (WwDs) to achieve economic sustainability. Consequently, WwDs need to develop competencies in entrepreneurial practices that are sustainable. Entrepreneurial learning, which is important for entrepreneurial development, is examined for women entrepreneurs with hearing impairments operating micro-enterprises in Uganda. Of particular interest are approaches to learning, learning enablers, as well as learning outcomes. This paper therefore explains how women with hearing impairments learn to behave entrepreneurially and how this understanding may influence the design of more conducive learning environments. The research draws from social learning theory literature in order to understand and appreciate the complexity of entrepreneurial learning as it may apply to gender and disability identities of this group of women. The study contributes to research on learning within the entrepreneur's social context, by shedding light on how women entrepreneurs with hearing impairments learn. Semi-structured in-depth interviews were conducted with seven women entrepreneurs with hearing impairments in order to obtain rich empirical data. Interviews were analysed using thematic content analysis. Results indicate that women with hearing impairments are mostly different from other entrepreneurs regarding how they learn. These distinctions relate to their learning strategies and learning needs. However, there were also a few similarities in learning patterns and situations that are conducive for learning. Findings also indicate that there would be benefits from creating learning environments with emphasis not only on personal development, but also on the social conditions under which people live and learn to create economically sustainable businesses.

Keywords: entrepreneurial learning, hearing impairments, learning outcomes, social learning theory, women with disabilities

1. Introduction

The purpose of this study is to understand how women with hearing impairments learn to behave entrepreneurially and how this understanding may influence the design of more conducive learning environments. Economic development policies aimed at creating an environment that enables enterprises to thrive are becoming increasingly important, especially in those countries where unemployment is high and majority of jobs are created through self-employment (Azim & Al-Kahtani, 2014; Cho & Honorati, 2014). Harry Matlay and Dehghanpour Farashah (2013), and Majek (2011) contend that many countries across the globe including Uganda have put entrepreneurship at the forefront, as the most important economic driver of poverty eradication among women with disabilities. As a consequence, these countries have developed policy guidelines for the promotion of entrepreneurship training and education in order to promote entrepreneurial activity among these women (Kitching, 2014). However, despite this global interest in entrepreneurship learning among women with disabilities, little knowledge is documented about how these women learn.

There have been mixed and at times contradictory findings of entrepreneurship learnings' strategies, barriers, facilitators and outcomes among researchers. Although most researchers agree that entrepreneurs can learn through a broad range of activities both formal and informal, a review of literature reveals that the learning mechanisms vary. Several learning mechanisms have been utilised in entrepreneurship learning literature. These mechanisms include and are not limited to strategies such as learning through experience (Cope, 2003; Minniti & Bygrave, 2001; Politis, 2005), experimenting (Bingham & Davis, 2012), failure (Cope 2011), trial and error (Politis, 2008), learning by doing or action learning (Clarke, Thorpe, Anderson & Gold, 2006), contextual learning (Rae, 2005), and vicarious learning methods (Levesque et.al, 2009).

These varying results in the entrepreneurship learning research have been attributed to the extent and context of the entrepreneurial environment being different from country to country based on each country's economic, social, political, and legal contexts (Lee & Peterson, 2001; Harry Matlay & Dehghanpour Farashah, 2013; Wang & Chugh,2014). Scholars such as Armstrong and Taylor (2014), Peterman and Kennedy (2003) have also attributed the dramatic differences in the entrepreneurship learning barriers, facilitators and outcomes to differences in the trainees' learning styles. They further suggest that it may be prudent for trainers to understand

the entrepreneurs' learning style and unique needs while determining the training content and pedagogy to be used.

2. Theoretical context

Traditional learning theories that have been used in examining entrepreneurial learning such as action learning (Revans, 1971), and experiential learning (Kolb, 1984) overlook and fail to capture the social condition of learning and how individuals can learn vicariously in social circumstances (Weibell, 2011). Yet, individuals in many Sub-Saharan African countries, such as Uganda, are embedded in closely knit communities that thrive on social interactions. These social interactions are characteristic of the collectivist culture of entrepreneurial environments in developing countries (Ozgen, 2012). Given these circumstances, social learning theory is appropriate to explain how individuals learn to behave entrepreneurially.

This study is therefore grounded in social learning theory, as it examines the reciprocal interplay between cognitive, behavioural and environmental determinants of human behaviour (Bandura, 1971). It focuses on individuals' thinking, behaviours, their interactions with others and the environment in which they operate. The theory rejects the fact that individuals learn exclusively through direct action and reinforcement and extends these views of learning into cognitive and social views of learning that take into consideration the influence of an individual's thoughts and interactions with others (Byron, 2013; Shuell, 2016).

The use of social learning theory to explain aspects of entrepreneurship learning is fairly established in literature (e.g. Bae et. Al, 2014; Wilson et. Al, 2007), but almost exclusively in the nascent stages of entrepreneurship, where learning and experience are related to entrepreneurial intent, motivation and venture creation. Thus, creating a need for more empirical studies as entrepreneurial ventures mature into established enterprises. Moreover, social learning theory also pays limited attention to interacting social identity structures of gender and disability, discarding the individual learning differences and assuming that all learners are the same. Hence the need for research that takes into consideration the combined influence of gender and disability on entrepreneurial learning.

This study therefore uses insights from social learning theory, in order to understand and appreciate the complexity of entrepreneurial learning as it may apply to gender and disability identities of women entrepreneurs with hearing impairments operating established businesses.

3. Methodology

This paper is derived from a wider single case study project of entrepreneurial learning and micro-enterprise economic sustainability with four embedded mini cases of 40 women with disabilities in Uganda. These mini cases are based on disability categories that is to say; physical, visual, hearing, and other impairments. For purposes of this study, this project will focus on one category of disability - women entrepreneurs with hearing impairments.

This paper seeks to understand how women with hearing impairments learn to behave entrepreneurially. Consideration is also given to the implications of the research in relation to support for the design of more effective entrepreneurial learning environments for women with hearing impairments. A qualitative research approach based on case study research was adopted. In-depth semi structured interviews were carried out with seven women entrepreneurs with hearing impairments. They were identified through a recommendation from the National Union of Women with Disabilities in Uganda, then invited to participate. The criteria for selecting these participants required them to be currently running an established micro business that has been in existence for at least 42 months.

The methodological challenges, which arose from having interviews with a group that has a hearing impairment was the language barrier between the primary researcher and participants. This was mediated through the use of a certified sign language translator from the National Union of Women with Disabilities in Uganda. In order for the translator to provide technically and conceptually accurate communication of concepts (Squires, 2009), the researcher explained the purpose of the study to him, reviewed the interview questions with him, and pilot tested the questions prior to conducting interviews. The primary researcher also requested the translator to sign a confidentiality agreement of non-disclosure. It's important to note that although translation was a limitation

of this study, the benefits of including this category of women with disabilities in the research far outweighed the costs.

The interviews were transcribed and analysed using thematic content analysis following Braun and Clarke (2013). The analysis was guided by the research questions, and data was systematically analysed in order to understand the learning experiences of the women (Thomas, 2003). Descriptive analysis was first done where all data was manually coded with a code list developed to describe ideas that were immersed in the data. Coding allowed the researcher to manage the data labelling, storing, and retrieving according to a defined category and related categories (Creswell, 2013). Relationships between categories were then assessed, simplified and reconstructed into major themes that resulted in a greater understanding of the initial data and comparisons were made with both similar and conflicting literature to sharpen generalizability of the concepts with relevance to other spheres (Gioia, Corley, & Hamilton, 2013; Creswell,2013).

4. Research findings and analysis

Three major themes were identified from the accounts which related to the participants' learning and were also associated with the conclusions from the literature review. These themes consist of approaches to learning, learning enablers, as well as learning outcomes. Together these provide insights on the entrepreneurial learning patterns of women with hearing impairments and inform the design of more conducive learning environments for this category of entrepreneurs.

4.1 The entrepreneurial learning approaches of women with hearing impairments

Women with hearing impairments use a variety of formal and informal learning approaches. They learn through a broad array of activities and identified various ways in which they acquire knowledge, skills, and attitudes in business. Some of the learning strategies they cited included attending training workshops, trial and error, success or failure, direct experience, interacting with and observing others.

Although the learning approaches varied slightly from one respondent to the next, what was common amongst all the respondents was how their social relationships were essential in their learning. They gave examples of how learning from others had been a powerful influence, including learning from parents, family members, mentors, other entrepreneurs, trainers and customers. It is not surprising that given their physical conditions of having a hearing impairment, these women relied on observing others, as a major source of learning. Typical descriptions from respondents included 'I would keep looking at what the hearing people were doing and I just copied'; 'I could see people do something in their business then after I also tried it out myself'. This emphasis on informal learning mirrors research of entrepreneurs in the agri-food sector by Lans, Wesselink, Biemans & Mudler (2004), and Hicks et al.'s (2007) study of accountants who found that tacit learning was utilized more than formal learning.

Findings also revealed that within these learning activities, informal approaches, such as, learning from experience and learning through interacting with and observing others are favoured over formal approaches, such as, attending business courses. On the other hand, when they participate in formal approaches like attending workshops, women with hearing impairments tend to prefer interactive learning activities, instead of independent learning activities. These results vary from studies conducted by Crouse, Doyle & Young (2011) where they found that there was a preference for formal learning and independent learning activities in large enterprises and amongst professionals.

4.2 Entrepreneurial learning enablers for women with hearing impairments

In the following section, findings are presented about learning enablers and their roles in the entrepreneurial learning of women with hearing impairments. The learning enablers were described in terms of those factors that motivated, sustained, and enhanced their learning.

The women identified three main learning facilitators which were categorized as social networks, use of visual learning approaches, and self-determination. The strongest learning enabler described by all the women with hearing impairments was social networks. Almost all but one of participants identified interacting with others, such as, trainers and other business professionals at training events as a learning enabler. Whilst three of the participants felt that a large part of learning was also a result of proximity to experienced people in business.

That is to say, not just learning skills to do the job but also learning ways of working with people, watching successful people and trying to understand what makes them successful. A summary description of these notions of networking and role modelling is made by respondent 7

> *I kept on observing from other hearing people and I have friends around me that are doing well so I could see what they are doing and then I would also copy and do it. That is how I learnt to do different things.*

The women's networks of professional and other personal contacts in the form of business, friend, and family connections create learning opportunities. Through their disability association memberships, they are able to be privy to training courses on business skills, and have access to business role models. One of the participants highlighted role modelling, such as, working with experts with similar impairments as a means of learning: 'through the deaf peoples association, I was connected to a deaf man who taught me how to do knitting'. Warhurst's study (2011) of middle level managers is an example of previous research that also found role modelling to be a facilitator for entrepreneurial learning.

The second enabler was the use of visual learning approaches. Respondents emphasized the importance of learning actively and interactively as they rely on vision as the primary means of receiving information. Visualization of the learning process as identified by six respondents was also a vital enabler for the women given their hearing impairment. They gave specific examples of the need for visual aids during learning, and highlighted the importance of the learner's active participation or contribution to the learning process. Typical descriptions included ', 'we need to have a sign language interpreter during trainings because that is part of our culture as deaf people', and 'I learn best through practical lessons'. Using a wide variety of learning approaches that facilitate interactive learning has also been found in recent studies by Dell, Newton & Petroff (2016) among students with disabilities on the use of assistive technologies in the classroom.

The third enabler were the entrepreneurs' self-determination in terms of how they utilize their innate/preexisting knowledge, and abilities or past experiences to embrace and take advantage of learning opportunities. Four of the women interviewed attributed their learning to personal initiative, ability to prioritise learning, and reflect on how to apply it in their own businesses, and their willingness to learn. The essence of this is captured by a respondent comparing herself to fellow learners and peers

> *When I compare myself to other deaf women that attended the training and their businesses collapsed, I believe they never had that spirit of running the businesses and implementing what they had been taught. But, fortunately I had the spirit because I adopted some of the things they taught us. So I partnered with my friend and we saved a few resources to start this business and right now we are actually thinking of starting another branch so that we can expand on our businesses.*

Based on previous research (Hicks et al., 2007; Doyle et al., 2008), social networks and use of multiple learning approaches were found to be secondary to financial and structural support. They were, however, on top of the list of learning enablers identified by women with hearing impairments.

4.3 Entrepreneurial learning outcomes of women with hearing impairments

The entrepreneurial learning enablers discussed in the previous section not only bring about learning, but also influence the learning outcomes as well as the kind of behaviour the women entrepreneurs with hearing impairments will exhibit. Entrepreneurial learning outcomes are those things that occur as a result of the learning and are important because they affect how the business performs. The entrepreneurial learning outcomes identified included aspects, such as, increased capability, self-assurance, and greater ability to exercise control over their situations and environments. These learning outcomes fall under four related themes.

The first, described by five participants was development of competencies like technical, business management, and communication skills. The technical skills were in relation to learning a craft or trade; business management skills were in terms of financial management, and marketing skills; and communication skills were in regards to interpersonal skills and customer care skills. Typical statements included 'I have learnt how to sell, manage my profits and how to save'; and 'I have learnt how to operate a weaving machine'. The participants also mentioned that they had learnt how to manage customers, and smile, which is important for business. These new changes in their behaviours have helped to increase their customers. Two of the participants also through experience

have learnt alternative communication strategies in business to compensate for their communication deficiencies. One of them took advantage of her social networks. 'I have taught the hearing people around me sign language, so they communicate on my behalf when customers don't understand me'. While the other participant partnered with hearing people and altered the use of sign language to make it easier to understand, hence creating a mutually intelligible communication avenue that is comprehensible to both parties.

> *I have learnt to solve the hearing challenge by trying to have a positive attitude to people. I smile at them when I see we cannot communicate with them in sign language. I always have my papers around, I write and I encourage them to write and if they cannot write, then we use local signs. I point at different items at the end of the day, we are able to guess together what they want and that has changed the attitude that people have towards me. Respondent six*

These findings on the link between creating an environment in which participants are able to not only successfully learn from each other, but also transfer those skills in social settings mirror studies conducted by Bergevoet and Van Woerkum (2006) on group learning processes and participatory approaches among Dutch dairy farmers operating existing businesses.

The second learning outcome also described by all the participants was enhanced self-efficacy. Self-efficacy was defined in terms of increased confidence in taking risks, communicating, and interacting with the hearing population, and resilience in managing their businesses. Some of the statements used to describe this included 'using business language and talking to customers is the confidence I got', 'training has helped me get out of my comfort zone' and 'my ability to continue in this business because if I was not confident then this business would have collapsed'. For these women having attended training or having had experience in doing business gave them the boldness to venture in projects that were typically done by the hearing population. They attributed their business continuity and success despite the odds being stacked against them to the confidence that they had acquired through learning. These findings differ from studies by Joo, Lim & Kim (2013), Bin Mukhtar (2010) and Shinnar, Hsu & Powell (2014) which suggest that the learners' locus of control and self-efficacy are predictors of learning outcomes, rather than the result of learning as described in this study.

An interesting finding of the self-efficacy was that the self-confidence and self-determination aspects arising from the learning environment appeared to be of great utility and importance to the women with hearing impairments. Three of the participants attribute the confidence they acquired to the business skills training received, while the other four suggest that they were self-taught and self-driven, and got their confidence either through observing others or experience over the years. This suggests that informal learning approaches may be effectively engaging with the self-reliance and failure coping activities of micro-enterprise learning and concentrate on unstructured aspects, which are particularly effective for micro-businesses.

The third learning outcome was self-regulation, which was described in terms of self-discipline especially financial and working culture. The respondents prided themselves in being hard-working, saving more, and following the basic financial principles of not mixing business with pleasure. Some of the statements used to describe this included 'my business survives because I learnt not to use the money from the business for buying clothes and shoes'; 'I save all the money from the business'. The fourth learning outcome was creativity and innovation. The women through their interactions with others learnt vicariously by observing how hearing people do business. They then made slight modifications in order to imitate those actions in their own business to suit their abilities. Innovative patterns to learning and conducting business began to emerge even though these women were operating in constrained resource environments. These findings draw similar conclusions to Diamondes (1990) study on business creation with minimal resources among African entrepreneurs.

While the learning outcomes identified in this study are consistent with previous research, some learning outcomes identified in this study such as transfer of skills in social settings and self-determination are not over emphasised in those studies. On the other hand, some of the anticipated learning outcomes, such as, decision making are less emphasized as learning outcomes in this study. This is not to say that women with hearing impairments do not make decisions concerning their businesses, but rather that these entrepreneurial outcomes are not attributed to their learning.

5. Recommendations and conclusions

Results from this study confirm what we know about social learning theory in regard to the cognitive and social views of learning. It extends its applicability to an established business context and helps build our understanding

of the central role played by social interactions, self-efficacy, and observation in entrepreneurship learning. The findings, however challenge social learning theory's assumption that all learners are the same and highlights the learning differences for women with hearing impairments. Of interest are the constructs of self-determination and self-regulation that were identified by the women as both learning enablers and outcomes. Despite these constructs being a central feature of one's self concept and behavioural orientations, they have hardly been previously discussed in social learning theory. These findings therefore offer several important insights which could help create conducive learning environments for women with hearing impairments.

There are two key things to note from these findings on entrepreneurial learning patterns of women with hearing impairments. Firstly, almost all the women stated improved communication skills and confidence in managing business as learning outcomes, yet all also mentioned communication as the biggest challenge in running their current businesses. These findings suggest that although the learning environments for women with hearing impairments equip them with skills necessary for running a business, motivate them into trying out ventures that they would ordinarily shy away from, and activate their self determination to persist in business, these environments do not equip them or the society in which they operate with the necessary skills to deal with the communication hurdles they may encounter.

Secondly, despite these hurdles, through positive social interactions the women acquired various businesses management and communication skills from which they benefited. The opportunity to interact with others is critical if a woman with hearing impairments is to develop appropriate communication skills. Individuals who learn appropriate communication skills often have a higher self-esteem and show a greater willingness to interact with their environment as they do business. They are therefore better networked to recognize and pursue business opportunities.

While this study indicated that women with hearing impairments are similar to other entrepreneurs in certain learning aspects, a couple of notable differences were identified. Learning approaches consisted of both formal and informal strategies with emphasis and preference for the informal. Practical implications therefore following from this study are for practitioners to design learning environments that facilitate social interaction and encourage learning with and from others. There is therefore a need for changes in the field of entrepreneurship learning for women with hearing impairments, with a shift from instructive trainer centred and course based training to the use of interactive, problem based, trainee centred learning.

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Appendix 19: ICLMG 2017 Reviewers comments

5th International Conference on Management, Leadership and Governance (ICMLG17)
at Johannesburg, South Africa
16- 17 March 2017

Double-Blind Review Form

Thank you for agreeing to be a reviewer. We are keen to ensure a high standard of papers for this conference. We are eager to help authors who may not yet have achieved a suitable skill in writing academic papers to the necessary quality. To this end we would be grateful if you would, wherever possible, provide constructive advice as to how they can make the paper more acceptable for presentation at a quality academic conference.

Please complete the table below and rate the paper on the issues described. As with all double-blind reviewing any comments you make will be passed to the authors on an anonymous basis.

We try to give feedback to authors within 2 weeks. Please try to complete the review within that time.

Reviewer reference	IML-086	Review Due Date	31st October 2016
Paper Title	A case of entrepreneurial learning patterns of women with hearing impairments in Uganda.		
Conference Track	PhD colloquium	Submission Type	PHD research

To check the relevance of the paper you may like to consult the call for papers which you can find here:

http://www.academic-conferences.org/conferences/icmlg/icmlg-call-for-papers/

Which category or categories best describes this paper:

Empirical research	X
Theoretical paper that advances/challenges/adapts current theory	
Theoretical paper reviewing and/or synthesising current theory	
Other - please specify	

	Please rate the following: (5 excellent, 1 poor)	5	4	3	2	1	N/A
1	Relevance to the themes of this conference		X				
2	Contribution to academic debate		X				
3	Structure of the paper	X					
4	Standard of English – indicate below if you think the paper needs proof-reading		X				
5	Appropriateness of abstract as a description of the paper	X					
6	Appropriateness and number of keywords/key phrases		X				
7	Appropriateness of the research/study method		X				
8	Literature review adequately provided		X				
9	Relevance and clarity of drawings, graphs and tables		X				
10	Results and findings adequately reported		X				
11	Discussion and conclusions			X			
12	Reference list, adequate and correctly cited		X				

Taking into consideration the type of submission and the track the paper has been submitted to (see above), please give an overall rating out of 10 for this paper in terms of its contribution to this conference.	

Can this paper be accepted for presentation at the conference?

Yes - no changes	X	Yes - with minor revisions		Yes - with major revisions		No	

Specific reviewer comments to be passed to the author/s. *Please expand on any weak areas in the checklist and offer specific advice in the space overleaf as to how the author(s) may improve the paper.* ***Some comment is required please.***

The paper is good and needs no further revising in my view. It is an interesting approach because it challenges social learning theory's assumption that all learners are the same and highlights the learning differences for women with hearing impairments. It would have been desirable, along these lines, if the author could have pointed to the ways in which the different learning conditions and outcomes for hearing-impaired women were affected by self-efficacy, self-determination, creativity and innovation.

Appendix 20: BAM 2017 Conference Peer Reviewed Paper



BAM2017

This paper is from the BAM2017Conference Proceedings

About BAM

The British Academy of Management (BAM) is the leading authority on the academic field of management in the UK, supporting and representing the community of scholars and engaging with international peers.

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Title: Towards an understanding of micro-enterprise economic sustainability in an impoverished context: Perceptions of women entrepreneurs with physical impairments.

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Towards an understanding of micro-enterprise economic sustainability in an impoverished context: Perceptions of women entrepreneurs with physical impairments.

Abstract

There is increasing emphasis to include micro-enterprises in the sustainability debate due to their collective contribution to economic transformation. However widely used definitions of economic sustainability do not appear to include the micro-enterprise level which is typical of most developing economy settings. This paper argues that the meaning of economic sustainability continues to be abstract and proposes that the concept requires the consideration of impoverished contexts. Further the paper argues that it is important to distinguish how it may be defined among marginalised groups that face multiple dimensions of disadvantage in these contexts.

A qualitative approach using case study design was used in order to answer the question of how economic sustainability is understood in an impoverished context. In-depth face to face semi structured interviews were conducted with 17 women entrepreneurs with physical impairments. The findings reveal that for women with physical impairments operating micro-enterprises in a resource constrained environment, economic sustainability is not simply a question of the income generated but also includes other aspects such as health, shelter, literacy levels, access to social services, as well as the state of vulnerability and feelings of powerlessness in general. They therefore describe three dimensions of sustainability relevant within the micro-enterprise setting: enterprise growth, sufficient livelihood, and empowerment. The study also presents the triadic relationship between these three dimensions in a developing country context. The key contribution of this study is that it proposes social components for consideration in classification of economically sustainable enterprises operating in impoverished contexts.

Key words: Economic Sustainability, Empowerment, Sufficient Livelihood, Enterprise Growth, Impoverished contexts, Women entrepreneurs with physical impairments.

Track: Entrepreneurship

Word Count: 5526

Towards an understanding of micro-enterprise economic sustainability in an impoverished context: Perceptions of women entrepreneurs with physical impairments.

Introduction

Economic sustainability is becoming a common conversation in entrepreneurship literature, and yet its meaning is often abstract (Ciegis, Ramanauskiene & Startiene, 2015; Lans et al., 2014). This paper proposes that a study of an impoverished context may help better understand and improve theorizing about economic sustainability. To do this a focus on micro-enterprises run by marginalized persons provides the empirical basis for such a study. The study highlights those aspects of the developing country context and marginalised group experiences that further this aim.

There are no generally agreed upon definitions of economic sustainability (Lans et al., 2014). Bansal and Desjardine (2014) generally define enterprise sustainability as the ability of enterprises to respond to their short-term financial needs without compromising their or others ability to meet their future needs. They view enterprises as nested systems within larger macro-systems, where managers must administer their investments to secure both short term and long term income streams in order for their enterprises to survive.

According to The Global Reporting Initiative (2002) economic sustainability is defined as "an organisation's impact on the economic circumstances of its stakeholders and on economic systems at the local, national and global levels"(p.45). This definition though internationally acknowledged by development organisations is defective because the organisations impact on the economic circumstances of its stakeholders and on economic systems could be negative, in which case it would lead to an unsustainable organization.

On the other hand, Labuschagne et al. (2005) argue that some frameworks such as the GRI focus on the external impacts of a business on economic systems, while others, like the United Nations and Wuppertal frameworks, have an internal focus in terms of GDP per capita. This focus however does not put into consideration the poverty threshold of a country. That is to say the minimum level of income deemed necessary to achieve an adequate standard of living in a given country. A growing GDP may therefore be a flawed measure of economic sustainability that can mislead a country as it does not take into consideration the percentage of the population below the country's preferred minimum standard of living.

These definitions of economic sustainability therefore do not appear to include poverty contexts with most published research taking a macro view of economic sustainability, focusing on large and medium enterprises in high growth environments (Bruton, Ketchen, & Ireland, 2013;). Often frameworks developed for large and medium enterprises in developed countries are used to study sustainable behaviours of smaller enterprises with disappointing results, as their frames of reference vary (Spence, Gherib & Biwole, 2011).

The abstract and non-inclusive definitions of micro-enterprise economic sustainability therefore bring into question how to operationalize sustainability when it has no universally acceptable definition (Lans et al., 2014). Furthermore it limits the development of theoretical frameworks that explain the occurrence of economic sustainability in penurious environments. Consequently, Ciegis, Ramanauskiene & Startiene (2015) suggest that in order to manage sustainability, society needs to form clear and measurable goals of sustainability that should be continuously reviewed and modified.

Towards an understanding of micro-enterprise economic sustainability in an impoverished context: Perceptions of women entrepreneurs with physical impairments.

Theoretical Context

In developing countries, micro-enterprises have been recognized for their potential to contribute significantly to the sustainable development process (Nuwagaba & Nzewi, 2013). Micro-enterprises provide a more equitable distribution of income through widely dispersed ownership and relatively labour intensive production methods which are locally appropriate. They are therefore a major source of employment, especially in areas where few alternative options exist (Romjin, 1989; Roy & Wheeler, 2006). Yet current economic sustainability definitions are not shaped in a way that considers these contexts. Most scholarly and institutional discussions on economic sustainability have focused on macro-economic issues (national, regional/community level). The micro-enterprise level which is typical of most developing countries has not been given much attention (Labuschangne, 2005). The few studies that have focused on overall enterprise sustainability in developing country contexts (Urban, 2012; Hyder & Lussier, 2015) have focused on process industries, corporate organisations, large, small and medium enterprises (Epstein & Buhovac, 2014). Although comprehensive macro-level approaches are essential, micro-level frameworks are necessary to reach the most vulnerable and marginalised (Vargas, 2000).

Globally, statistics show that People with Disabilities (PwDs) experience effects of poverty more than their none-disabled counterparts (NUDIPU, 2013; United Nations Economic and Social Council, 2008). In Uganda's case , approximately 80% of PwDs live in poverty, with limited access to education, health facilities, sustainable housing and livelihood opportunities (NUDIPU, 2008). The situation is worse for women with disabilities (WwDs) because of the double burden imposed by gender disparities and disability-related discrimination (UNAPD, 2009). The two minority identities of WwDs (gender and disability) place them in an even more disadvantaged situation than men with disabilities, with less access to social services and multiple barriers to achieving their life goals (ILO, 2011; Lwanga-Ntale, 2003). Hence representing a meaningful target group in poverty reduction strategies.

Matlay and Farashah (2013), and Majek (2011) contend that many countries across the globe have put entrepreneurship at the forefront as the most important economic driver of poverty eradication and sustainable development among Women with Disabilities who are considered to be among the poorest of the poor. As a consequence, these countries have developed policy guidelines for the promotion of sustainable entrepreneurship activities among this category of women (ILO, 2011; Roni & RIBM, 2009; ODEP, 2005). However, despite this global interest in entrepreneurship among WwDs, little knowledge is documented about how the concept of economic sustainability is applied to the micro-enterprises that they operate.

This study therefore makes a contribution by taking into consideration the contextual differences in understanding micro-enterprise economic sustainability based on the perspectives of women entrepreneurs with physical impairments in Uganda. It identifies social components for consideration in classification of economically sustainable enterprises.

Context in understanding economic sustainability of micro-enterprises

Although there has been research focusing on economic sustainability of enterprises at a domestic, international, transnational level, (Epstein & Buhovac, 2014) and more recently among emerging economies (Urban, 2012); this is only a fraction of research in economic sustainability. Most of the extant empirical literature focuses on large corporations rather than micro-enterprises (Fullet & Tian, 2006). Little research has focused on economic sustainability

of micro enterprises which are typically the predominant form of business enterprises in the developing world (Urban, 2010). Researchers, such as Hall et.al, (2010), Lacy et al.(2010) and Shepherd & Patzelt (2011) agree that sustainability is important, they also admit that there is little information that directly guides us on how it can be understood especially in settings of extreme poverty in developing countries.

Bruton et al. (2013) further contend that with more than 30% of the world's population living in conditions of poverty, entrepreneurship researchers should seek to investigate issues that encourage and sustain entrepreneurship among those living in poverty as a way of improving their lives. There is therefore need for more research to address the heterogeneity of the contexts in which economic sustainability of enterprises takes place (Zahra & Wright, 2011).

Various scholars define and understand sustainability using different parameters. While some, like the GRI, typically use the three generally accepted dimensions of economic, social and environmental sustainability, others include more dimensions, like institutional sustainability (Labuschagne et al., 2005). However, since 2012, over 100 recognised indicator sets for sustainability have been developed across industries and geographical locations. This multiplicity of indicator sets suggests that, currently, there are no standard indicators of sustainability (Talbot & Venkataraman, 2013).

These differences could be attributed to the fact that the understanding of economic sustainability may not extend across national boundaries due to differences in economic environments and the effectiveness of governance/welfare instruments (Lans et al., 2014). Unlike developed economies that are characterised by high-growth industries; developing countries are characterized by uncertain market conditions and high failure rates of micro-enterprises (Halberstadt & Johnson, 2014). Therefore, the sustainability of enterprises in developing countries may be understood in terms of an enterprise being in existence for more than two years (Urban & Naidoo, 2012). Although survival on its own might not be a sufficient goal of sustainability in the developed world, businesses operating in uncertain economic environments in the developing world may be considered to be sustainable if they are able to run on a minimum economic viability that will allow them to survive in existence for a period of more than two years.

Bruton et al., (2010) argues that the strategic actions and organisational processes that entrepreneurs use to compete and prosper differ in emerging economies from those in mature economies and this is even worse in poverty settings where poor or marginalised people confront dramatic institutional voids, lack appreciable resources and face severe penalties of failure. For instance the risk of business closure for an entrepreneur with disabilities in a deprived or depleted community may mean having no food on the table, whereas for an entrepreneur with disabilities in a high growth environment it may simply mean bankruptcy. Therefore entrepreneurs in such environments will make decisions and act upon them in significantly different ways from even larger established firms in the same settings.

This, therefore, calls into question the appropriateness of applying the globally accepted economic sustainability indicators, as they are currently defined, to micro-enterprises operating in penurious environments. How is economic sustainability recognised in impoverished contexts? How is it understood by marginalised groups in these contexts? What aspects of the developing country context and marginalised groups make our understanding of economic sustainability different from developed countries?

Methodology

Ciegis, Ramanauskiene & Startiene (2015) state that public participation is one of the key principles of sustainable development that have to be taken into account when developing an understanding of sustainability indicators. Furthermore they argue that sustainable development strategies without qualitative reasoning would be lacking a solid scientific foundation. This study therefore adopted an interpretivisim research paradigm, which views the nature of reality as socially constructed and multiple (Guba & Lincoln, 1994; Mansfeld & Pizam, 2006; Wahyuni, 2012). The interpretivism paradigm was the most relevant perspective from which reality in this research could be understood as it gave the participants an opportunity to share their experiences and concerns (Michel, 2008). Knowledge was socially constructed from the women entrepreneurs with physical impairments' perspectives, with the aim of uncovering their multiple realities (Van Niekerk, 2005) regarding how they understand micro-enterprise economic sustainability.

Site and population selection

The study was conducted among women entrepreneurs with physical impairments operating microenterprises in Uganda. The Ugandan setting is especially favourable for comprehending micro-enterprise economic sustainability as Uganda is a developing country economy with a prime micro-enterprise sector and representative of developing countries that have taken on entrepreneurship as a poverty eradication and sustainable development strategy. Micro-enterprises in Uganda, like many other developing countries, play a significant role as they employ 90% of the active population with almost ¾ of the Uganda population engaging in entrepreneurial activities and contributing over 30% of the country's GDP (Nuwagaba, 2013). Over 44% of these micro-enterprise are owned by women including those with disabilities (Mugabi, 2014).

Uganda has also been recognised by the global fraternity for its excellence in advocating for disability rights through its all-inclusive national legislation and policy frameworks by establishing comprehensive legislation, policies and socio-economic programmes aimed at improving economic sustainability. However the business activities of WwDs in Uganda have been reported to be unsustainable (Abimanyi-Ochom & Mannan, 2014), with majority engaging in entrepreneurial activities with low levels of innovation and capital investment (Vossenberg, 2013). This as well as other socio-political and gender related subtleties pose challenges for creating sustainable ventures that enable wealth creation. Micro-enterprises operated by WwDs thus provide a good context for assessing how economic sustainability is defined among marginalised groups in such constrained environments.

Case study Research

A qualitative approach based on case study research design was adopted in this study. The use of a qualitative approach provides access to the perspectives and experiences of a marginalised group that typically lacks the power to make their voices heard through traditional academic discourse (Nind, 2009). Samples were purposively selected based on those that replicate or extend theory by filling conceptual categories (Guest, Bunce, & Johnson, 2006). Table 1 shows the 17 women entrepreneurs with physical impairments that were eventually selected. The sample of 17 women was broad enough to capture the many facets of the phenomenon under study (Kuper, Lingard & Levinson, 2008). The researchers focused on women entrepreneurs with disabilities because they are representative of marginalised populations that are a target for many poverty eradication and sustainable development programmes. In addition, those with

physical impairments account for the highest form of disability in Uganda (34%) and represent (45%) of women entrepreneurs with disabilities in the micro-enterprise sector (UBOS, 2010).

The women were identified through recommendation from two umbrella disability organisations, that is to say the National Union of Persons with Disabilities in Uganda (NUDIPU) and National Union of Women with Disabilities in Uganda (NUWODU). Once permission to conduct the research among these marginalised populations was granted, a pilot study was conducted with seven key informants from the two umbrella organisations. These Key informants were identified based on their expertise as heads of economic empowerment and sustainable development disability programmes, and as individuals who interacted with WwDs on a day to day basis. The pilot study was done in order to get advice on how to conduct research in a sensitive and appropriate manner that does not further marginalise WwDs. The information from the pilot helped in refining the data collection instrument and developing an ethically appropriate and well documented data collection protocol. Considering that WwDs are minority entrepreneurs, Key informants also provided information on their activities, location, how to access them and suggested potential respondents to participate in the research. Women entrepreneurs with physical impairments operating established micro-enterprises in Kampala a city suburb in Uganda were purposively selected and invited to participate in the research. In this study an established enterprise is one that has paid salaries, wages or any other payments to owners for more than 42 months (Amoros & Bosma, 2014).

Face to face semi- structured interviews were conducted with the women. The interviews lasted approximately one hour and were conducted at the participants' place of work and recorded on a digital recording device. The interviews were transcribed and analysed using thematic content analysis following Braun and Clarke (2013). To achieve validity, interview data was supplemented and triangulated with observations, field notes taken by both the researcher and research assistant, and review of literature. For those respondents that did not understand English, the data was collected in the local language (Luganda) and it was translated into English for analysis. Both the researcher and research assistant are fluent in speaking and writing English and Luganda. The initial translations and transcriptions were done by the research assistant and reviewed by the researcher. Where there were inconsistencies in translation the two discussed the matter until an agreement was reached. In order to ensure that meaning was not lost in translation, the transcripts that were translated to English were then retranslated back to the original language -Luganda until the versions did not differ.

Analysis

Within case and cross case analysis (Yin, 2013) was done using Atlas ti. computer aided qualitative data analysis (CAQDAS). Atlas ti. was used because it facilitates more complex coding than is possible manually and therefore has potential to improve the quality of data analysis (Friese, 2014). The analysis of transcripts was based on an inductive strategy geared to identifying patterns in the data by means of thematic codes (Hsieh & Shannon, 2005). A coding scheme with coding sheets and code descriptions were used to increase on the precision of the study by making sure that the same factors are assessed in every case and that they are all judged using the same criteria (Geddes, 2003). Codes were attached to words or statements and categorised into themes and sub themes. Thematic content analysis was used as it is known to help in recognising, analysing and reporting patterns within the data (Braun & Clarke, 2006), and provides rich, detailed and complex accounts of the data (Cassell, Buehring, Symon, Johnson & Bishop, 2005). It therefore allowed us to assess important aspects of how women entrepreneurs with physical impairments understand micro enterprise economic sustainability.

Data Table

The study had a total of 17 interviews conducted as shown in Table 1

Table I: Sample Description

Nos.	Entrepreneurs Age	Education Level	Enterprise Age	Principle Activities
1	36 years	None	5 years	Retail
2	37 years	Diploma	4 years	Trader (Importing Bags)
3	45 years	Certificate	10 years	Trader (food) & farming
4	29 years	Primary	4 years	Charcoal Vendor
5	40 years	Primary	8 years	Trader (shoes) & farming
6	60 years	Diploma	36 years	School
7	32 years	None	4 years	Food processing
8	42 years	Primary	4 years	Poultry
9	58 years	Secondary	38 years	Market Vendor
10	59 years	Secondary	25 years	Crafts
11	23 years	Secondary	4 years	Tailor
12	58 years	Secondary	11 years	Food Processing & Restaurant
13	58 years	None	10 years	Charcoal vendor & Tailor
14	55 years	None	25 years	Market vendor
15	28 years	Certificate	4 years	Nursery School
16	38 years	None	4 years	Laundry & Baby sitting
17	56 years	Primary	8 years	Food processing

Findings and Discussion

It is vital to develop further understanding of what economic sustainability actually means in the context of the world's poorest countries. For women with physical impairments running micro-enterprises in an impoverished environment, economic sustainability was not simply a question of the income generated but also included other aspects such as health, shelter, literacy levels, access to social services, as well as the state of vulnerability and feelings of powerlessness in general.

The analysis yielded 3 analytical categories to which statements were allocated: (i) sufficient livelihood in terms of basic needs and family members' social welfare; (ii) enterprise growth with regard to increased revenue generation and savings; (iii) empowerment in the form of asset acquisition, economic independence, and status in society.

Economic sustainability as sufficient livelihood

Majority of the women perceived economic sustainability as having a sufficient livelihood. 12 respondents related economic sustainability to their ability to meet basic needs such as food, shelter, access to health care and education of their household, extended family, and in some cases their social group and community.

Education was especially perceived to be of more value than the other basic needs such as shelter, access to health care and food. Economic sustainability perceptions relating to the micro-enterprise placed even greater importance on the social aspect. Social obligations existing within the daily running of the business were acknowledged in interviews with the women. The ability to provide education for their children was considered a primary indicator of whether their business was economically sustainable or not. One respondent summarised it by stating…

> *I have managed to take my children to school. I may not have built a house yet or done anything but the most important thing for me is my children's education [R8].*

The excerpt reveals that the respondent view of economic sustainability relates to the enterprises' ability to provide for their physiological needs and those of their family. Providing a sufficient livelihood was perceived as economic sustainability by these women per se because for many of them, the social aspect of their businesses is the reason that they got into business in the first place. This understanding of economic sustainability focuses on the individual's survival or social component rather than the enterprises' survival and its ability to stay in business in the long term. Although this understanding frames economic sustainability within the social welfare paradigm that has been criticised for making the poor a little less poor and nothing more; it is not surprising for entrepreneurs operating in impoverished settings with a limited resource base. In such cases, as suggested by Watson (2015) economic sustainability may be equated to value creation for the society as well.

These findings suggest that economic sustainability contains within it the concept of 'needs', in particular the essential needs of those who are considered to be the world's poorest, to which overriding priority should be given. For majority of these women this means meeting their basic needs and extending the opportunity to satisfy their aspirations for a better life as was described by the two respondents below

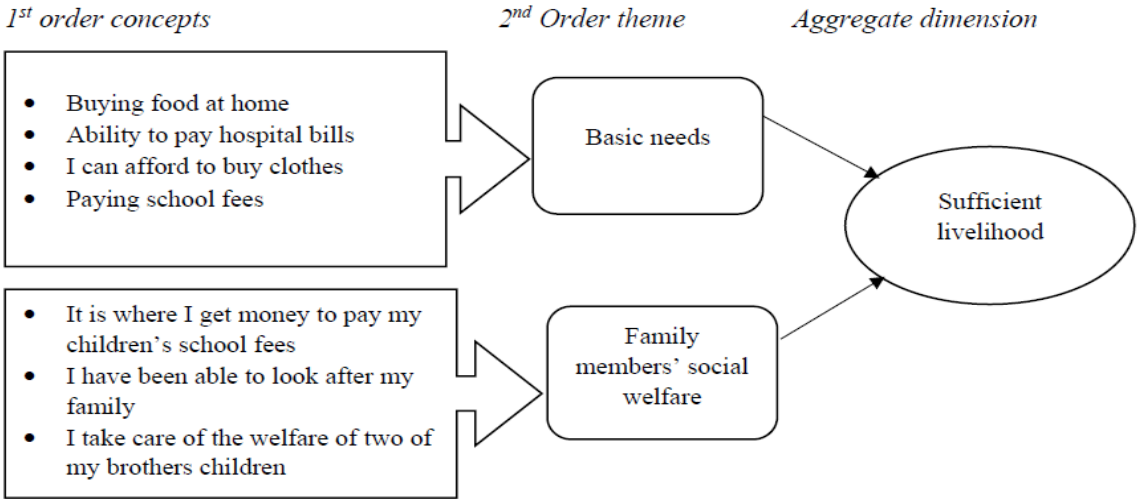
> *Having this business has improved my quality of life because now I can access hospital and afford to pay for it [R2].*

> *I have been having difficulties when I am traveling using public transport you find you are left at the road side because no one is willing to carry you into the taxi. But with my business I have managed to buy myself a car so I can drive myself [R12].*

What is clear from these women's views is the fact that without the business they would not be able to meet their most important needs and live sustainably. Hence a business that enables them to have a sufficient livelihood is viewed as one that is economically sustainable. In an environment in which poverty and inequity are endemic people will always be prone to view necessities such as food, shelter, clothing, education and access to health services not as basic human rights but rather as a luxury. As Rosa, Kodithuwakku and Balunywa (2006; p.4) state, there is no safety net in the form of state benefits to fall back on during hard times for

individuals living in developing countries. The micro enterprise and the entrepreneur are considered as being one and the same and therefore survival of the individual entrepreneur is assumed to be survival of the micro-enterprise (Iacobucci and Rosa, 2010; Diomande, 1990). Therefore most adult entrepreneurs operating in these impoverished countries tend to regard what they are doing as their livelihood. They are motivated to improve themselves and make enough money to realise certain goals such as educating their children, buying land and raising their social status. In developed countries these goals are necessities but for many people living in developing countries they are aspirations. Figure 1 illustrates how the dimension of sufficient livelihood was derived from data.

Figure 1: progression from codes to sufficient livelihood dimension



Economic sustainability as enterprise growth

Nine respondents understood economic sustainability as enterprise growth in terms of increased revenue generation and savings. The women believed that their businesses were sustainable because of the increase in revenues that they had registered over the years. This revenue generation was described as 'increase in capital', 'growth in investments', 'profits', and 'business expansion'.

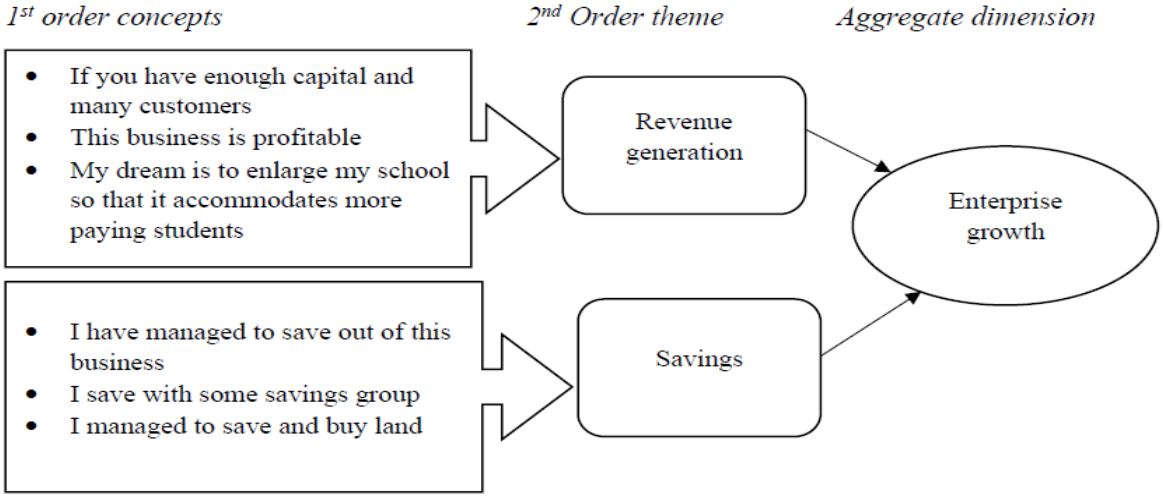
In explaining their understanding of revenue generation the women focus more on the profit and investment indicators of enterprise growth and barely mention the cost indicators used for measuring costs from the enterprise including production and material acquisition. Commercial viability of the enterprise is not necessarily seen as a priority as these women are more interested in how much money is coming into the business as opposed to the cost of running the business.

In addition respondents identified the role of savings in enterprise growth. Savings were viewed as increasing the women's business earnings as they use these savings to either meet their basic needs or invest in fixed assets and hence avoid spending capital that would have otherwise been used to sustain the micro enterprise. The excerpt below summarises the savings aspect of enterprise growth.

> *I have managed to save out of this business. There is a saving group that I joined. We save between two thousand shillings to ten thousand shillings. I endeavor to see that at least I save two thousand shillings every week. At the end of the year it is no longer two thousand shillings but more that has enabled me to build for myself, to be able to meet my needs and to look after my family and also to buy a few things for the home [R4].*

It is important to note that majority of these women belong to savings groups that encourage them to keep money in the business rather than spending it on household use or diverting it to relatives. They however continue to save mainly for self and family rather than save with intents of investing in the business. It could be argued that these women hoard money because they have lived in such a deprived and resource constrained environment that they look to savings as insurance from any future poverty. Unfortunately in the process they are not attuned to exploiting or identifying opportunities that involve any form of risk taking, as this attempts to threaten their safety net of savings. Wealth creation in the long term seems abstract for a woman with physical impairments struggling to find enough money for food and vital expenses for the month. The chronic need to take care of their basic needs leads to raising monetary concerns that create a trap that causes them to focus on their scarcity. As a result they neglect other possibly more important things that may break them out of the vicious cycle of poverty (Mullainathan and Shafir's; 2013). This scarcity mentality may explain why many of them continue to engage in entrepreneurial activities with low levels of innovation and capital investments. Figure 2 shows how the dimension of enterprise growth was derived from data.

Figure 2: progression from codes to enterprise growth dimension



Economic sustainability as empowerment

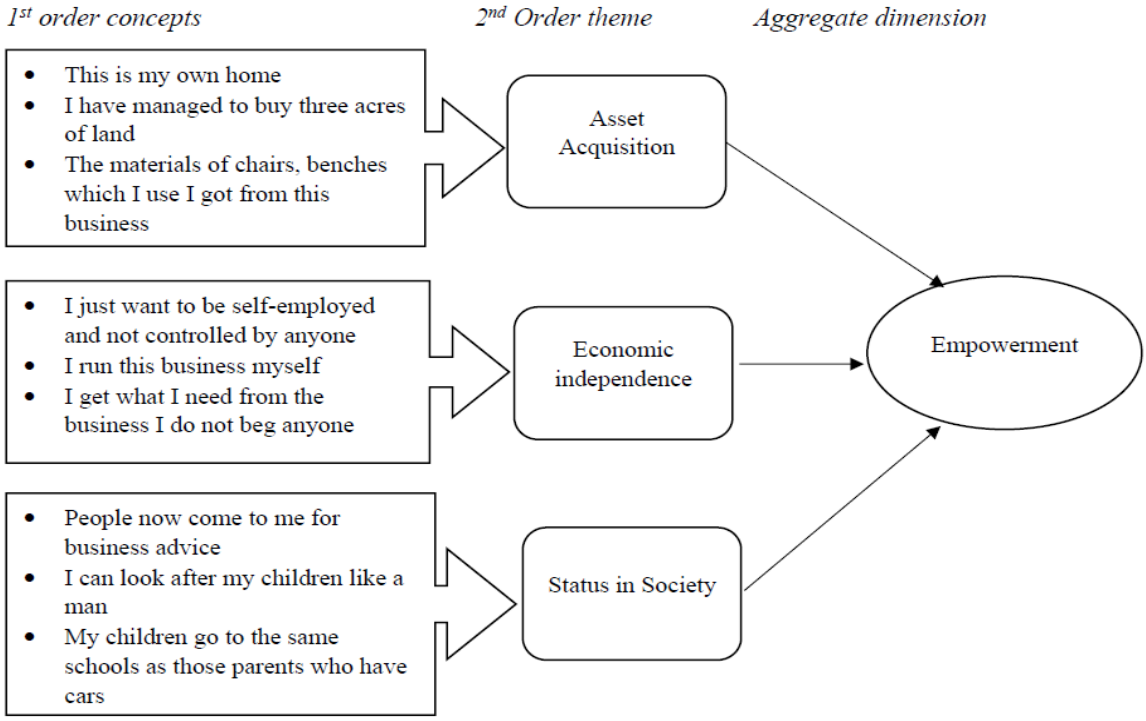
Closely related economic sustainability was also viewed by 8 respondents in terms of empowerment whether this was in form of asset acquisition, economic independence or having status in society. Having or owning a business gave the women with disabilities a sense of belonging within the community and boosted their esteem. For these women the social status attached to business is high.

> *If I can also look after my children like a man can look after his children, it means that as a woman I can do any business and run it the way I want [R1].*

These women felt that they were able to fully participate in, contribute to, and benefit from managing and owning a business. The way in which they relate in society and the economy was transformed. They acquired competencies necessary for them to gain confidence in order to take control of their own lives.

These findings suggest that being empowered enables the women with physical impairments to realise their full potential. Consequently they are able to contribute to social and economic development and benefit from the results. This empowerment therefore increases their access to basic needs and control over their resources. These findings mirror recent studies by Watson (2015) on micro-enterprise sustainability in a developing economy with impoverished communities where economic sustainability is measured in terms of elevation of social status of the entrepreneur. Figure 3 shows how the dimension of empowerment was derived from the data.

Figure 3: progression from codes to empowerment dimension



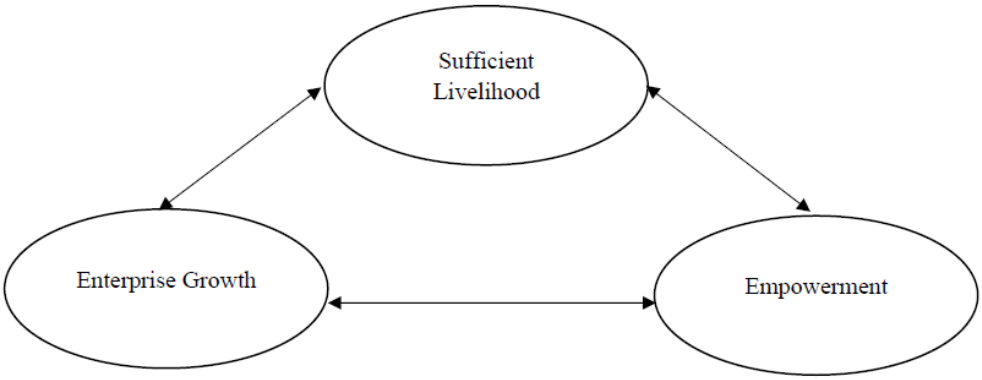
Economic sustainability in impoverished contexts

In figure 4 the framework exhibits how economic sustainability is defined in poverty contexts by illustrating the triadic relationship between sufficient livelihood, enterprise growth and empowerment. A business was seen as creating economic sustainability if it was presumed to be able to increase household income, increase personal savings, and the social status of the

woman. Overall the women with physical impairments in sharing their perceptions of economic sustainability are not concerned about their immediate financial performance, but rather with their enterprises' ability to continue long into the future to provide for their families welfare and meet their social obligations. A business is considered to be successful when the wellbeing of the business owner is flourishing also. This therefore implies that the three aspects of the entrepreneurs' life work hand in hand and are mutually inclusive.

These findings are comparable to research among small and medium sized enterprises conducted by Pechlander, Raich, Zeher & Peters (2004) in regards to owner's perceptions of enterprise growth as they postulate the entrepreneurs' wellbeing as a growth indicator. They argue that entrepreneurs are only successful when they have some form of holistic balance and harmony. The findings however also present a different picture from the GRI, United Nations and Wuppertal conventional definitions of economic sustainability (Labuschange et al., 2005) that are accepted and commonly used by development agencies. Unlike the conventional definitions that limit their focus to financial viability of the enterprise, results in this study extend that focus to the enterprise owner's welfare and empowerment.

Figure 4: Framework for defining economic sustainability in poverty contexts



Limitations and areas for further study.

It's important to note that the study was based on micro-enterprises, and therefore views may be unique to this sector. Moreover, the cases were purposively selected and cannot be generalized. Further studies should investigate understanding of economic sustainability in other settings and should include larger samples to test for generalizability. Additionally the study was based on one marginalized group which is subject to bias. However this was mitigated by triangulation of data sources.

Conclusion

The findings of the study extend our understanding of how micro-enterprise economic sustainability in impoverished contexts is defined within the social- welfare confinements of poverty eradication. The purpose of defining economic sustainability of micro-enterprises is to facilitate the operationalization of economic sustainability and further development of theoretical frameworks that explain its occurrence of economic sustainability in impoverished contexts. The concept of economic sustainability in impoverished environments goes beyond

the conventional definitions that focus on financial performance. It incorporates social components which include the internal capacity of a micro-enterprise to withstand outside pressure, cope with stress and shocks, and retain its ability to continue and improve over time. For women with physical impairments business is not just about the bottom line, it is the financial viability that guarantees the long term provision of health, food, education security and financial independence. They therefore categorise the indicators of economic sustainability in three dimensions of sustainability: sufficient livelihood, enterprise growth and empowerment.

This study therefore contributes to efforts centered on developing a business case to sustainability, where social aspects are on equal footing with profit and growth incentives of business success. It may be argued that the social wellbeing of individuals and family members means that the enterprise will see benefits to the bottom-line in terms of tackling poverty and ensuring growth at the same time.

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Appendix 21: BAM 2017 Reviewers comments

Dear Fiona Mulira,

Thank you for submitting your paper for British Academy of Management Conference.

SUBMISSION DETAILS

ID: 328
Title: Towards an understanding of micro-enterprise economic sustainability in an impoverished context: Perceptions of women entrepreneurs with physical impairments.

This year we had a large number of submissions for Entrepreneurship Track, and each author has been asked to provide a friendly but critical review of at least two papers. We thank all the individuals that have found time to engage with this process, as we would not have been able to provide as much feedback by ourselves.

The review process has now been completed, and I would like to inform you of the outcome of this process in relation to your submission.

REVIEW RESULT OF THE PROGRAMME COMMITTEE:

This contribution has been accepted as Full Paper.

Your submission has been reviewed. One of the conditions for having your paper accepted is your availability for the entire conference program from Tuesday to Thursday, 5-7 September. To check paper reviews, please log into the system and click on "Reviews". **Please note that only the author who has submitted the paper will have access to paper reviews and paper acceptance status. **IMPORTANT: please note that in order to avoid the after reviewing process accepted paper being withdrawn, at least one author per paper has to register for the BAM conference by 5th June 2017. Papers without at least one registered author will be withdrawn on the 7th June 2017.** If you have submitted full or developmental paper, you will have until 30th JUNE to work on any corrections that are required and upload your final version on the paper submission system. IMPORTANT: The first upload was submitted as anonymous paper; the final upload should include author's /s' identification details on the first page.**

Review 1
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Evaluation of the Contribution

Content - Quality of contribution to the field (20%): 6
Significance for theory or practice (20%): 6
Originality-methodology /research design/knowledge of the field (20%): 8
Relevance for BAM2017 conference theme (20%): 4
Quality of presentation-organisation, structure and clarity (20%): 6
Total points (out of 100) : 60

Comments for the Authors

Thank you for giving me the opportunity to review your paper. I like the idea of your paper but I think it requires a little more work. I hope these comments are useful.

"Economic sustainability is becoming a common conversation in entrepreneurship literature, and yet its meaning is often abstract. This paper proposes that a study of an impoverished context may improve theorizing about economic sustainability. To do this a focus on micro-enterprises run by marginalized persons provides the empirical basis for such a study. The study highlights those aspects of the developing country context and marginalised group experiences that further this aim".

I think you need to re-work this paragraph - this is the start of your introduction and your paper and I'm a little confused already. Also do you have any points of reference for the first sentence?

you have included up to date and relevant work in your theoretical context section but I'm not sure how this re-connects management research with the disciplines (the conference theme).

Just be careful to be explicit about sustainability i.e. that your are referring to economic sustainability.

The methods section is clear and the research design is also clearly stated.

I like the figures in the findings section.

I think you could develop the limitations and future study section more, particularly in relation to small sample, significance for future research.

In your conclusion, again please be specific that you are referring to economic sustainability.

-=-=-=-=-=-=-=-=-=-=-
Review 2
========

Evaluation of the Contribution

Content - Quality of contribution to the field (20%): 8
Significance for theory or practice (20%): 6
Originality-methodology /research design/knowledge of the field (20%): 6
Relevance for BAM2017 conference theme (20%): 10
Quality of presentation-organisation, structure and clarity (20%): 8
Total points (out of 100) : 76

Comments for the Authors

STRENGTHS
Well written and easy to follow.
Interesting and important.
Useful contribution - identifies social components for consideration in classifying sustainable enterprises.
Four figures are helpful in summarising findings and their relevance to different dimensions.
Encouraging to see article written about people that are often overlooked.

AREAS FOR POSSIBLE IMPROVEMENT
Some repetition in first 3 sections.
Scope to more clearly articulate context and potential of research to propose social components for consideration in classification of sustainable enterprises. Final paragraph under heading 'Context in understanding economic sustainability of micro-enterprises' could usefully be expanded to better set the scene.
Sample size is very small although this is acknowledged by author.
Scope to expand analysis to explore age of enterprise and principle activities as both these

attributes show considerable variety.
Second dimension (economic sustainability as enterprise growth) might be better framed as economic sustainability as savings mechanism (or similar). The narrative seems to suggest limited enterprise growth because of lack of risk taking and innovation.