

Inclusivity in Urbanization and Entrepreneurial Intentions among People Living with Disability within Nairobi County

Dr. Johnstone Kuya, PhD¹, Dr. Phoestine Simiyu Naliaka, PhD², George Mwangi Mugwe³

¹Department of Business and Administration, Kiriri Women's University of Science and Technology

²Department of Education Management, Tangaza University College

³Department of Business Management, Grets University

DOI: <https://doi.org/10.47772/IJRISS.2026.100500833>

Received: 30 November 2025; Accepted: 08 December 2025; Published: 15 June 2026

ABSTRACT

This study looks into how inclusivity in urbanization affects entrepreneurial inclinations among people with disabilities (PWDs) in Nairobi County, Kenya. African countries, like Kenya, continue to face economic inequities as a result of a lack of inclusivity in their urbanization programs. The study focuses on how inclusivity in the city organization, transport systems, and buildings and other structures play a role in influencing entrepreneurial thought among the disabled. This study adopted a descriptive research design targeting 5,400 PWDs in Nairobi City. A sample size of 372 respondents was drawn, using Yamane's (1967) formula. Data was collected using questionnaires through snowballing. Out of the 372 targeted respondents, the researcher got 255 with a response rate of 68%. The respondents were PWDs with various disability related challenges. Means and standard deviation were employed to measure the central tendency data dispersion from the mean respectively. A Bivariate Linear Regression model was used for hypothesis testing. Whereas 31.73% of respondents perceive some inclusivity, 23.84% believe urbanization is not at all inclusive, which in return discourages their entrepreneurial thought behaviour. There was also a statistically significant and positive relation between inclusivity and entrepreneurial intentions ($R = 0.54 > 0.50$; $p = 0.00$). To improve inclusivity for PWDs and encourage business prospects in urban settings, the study suggests policy adherence, diverse scholarly research, and awareness activities. Finally, the study emphasizes the significance of inclusive urbanization for PWDs' entrepreneurial endeavours, underlining the necessity for comprehensive policies, research, and education to bridge the economic divide and promote sustainable development for all.

Keywords: Inclusivity, Entrepreneurial Intentions, People Living with Disability

INTRODUCTION

Background of the Study

In the recent years, Kenya has experienced vastness in the growth of its cities. Currently, Kenya has four cities namely Nairobi (the capital city), Mombasa, Kisumu, and Nakuru. Such growth is a highly celebrated phenomena, but does not fail to attract reservations when the position of the disabled persons is considered. Urbanization is considered as highly non-inclusive, offering only but meagre opportunities to people living with disability (PWDs) in Kenya (Oranga, 2022). This study aimed at dissipating the effect of inclusivity in urban development on entrepreneurial intentions among PWDs in Nairobi County in Kenya.

Global statistics on disability connote a high exclusivity in entrepreneurship among PWDs. According to the World Health Organization (2026), at least 1.3 billion people are suffering from significant disability. This

translates to 16% of the world population. More statistics highlight worrying trends of economic exclusivity of PWDs. For instance, PWDs find it 15 times more difficult to use existing urban transportation systems when compared to people with no disability (WHO, 2026). This challenge is an outright impediment to entrepreneurial endeavours among PWDs. Further, it is estimated that only three out of ten PWDs within the employment age are active within the labour market (WHO, 2026). Further impediments to economic empowerment are fostered by a lack of access to basic education among PWDs. Notably, a third of all school dropouts globally constitute children living with disability (WHO). With the growth and development of cities, most PWDs find it difficult to access urban infrastructure (WHO, 2026).

The United Nations (UN) estimates that at least 15% of the total of 6.25 billion people with disabilities will be living in cities by the year 2050 (UN Secretariat on Rights of People with Disabilities, 2014). However, despite the potential of urbanization in creating for the physically disabled to entrepreneurial opportunities for PWDs to participate in the economy, most cities are offering a hindrance to this agenda. Excluding people with disability is estimated to be as costly as 7% of the global GDP (UN Secretariat on Rights of People with Disabilities, 2016). The 2006 Convention on the Rights of Persons with Disabilities enhanced the global framework for promoting the rights and socioeconomic progress of individuals with disabilities (UN Secretariat on Rights of People with Disabilities, 2014). The Convention's preamble underscores the significance of integrating disability concerns into sustainable development strategies. Jones et al. (2020) notes a significant gap in the implementation of national disability rights policies at the local level in the USA. Park and Chowdhury (2022) explore the challenges faced by individuals with disabilities who rely on public transport, emphasizing the significance of independent and barrier-free travel for their overall well-being. The study investigates commonalities and differences in perceived obstacles among various disability types, evaluates the impact and limitations of universal design, and addresses issues related to data collection procedures in the USA.

Within Africa, the number of PWDs was as high as 80 million (African Studies Centre Leiden, 2008). As of 2023, it was estimated that only 41% of the disabled people in Africa were economically engaged in both formal and informal employment, with a bigger percentage experiencing a tokenistic approach (International Labour Organization, 2025). In the same vein, at least 52% of young PWDs were not participating in any form of employment, education, or training, demonstrating the high level of exposure they experience. This is a key indicator of high levels of economic exclusion of PWDs.

Exclusivity from entrepreneurial support factors directly linked to urbanization such as transportation are highly evident in cities such as Dakar, Senegal (63%), Bamako, Mali (65%), and Ndola, Zambia (9.4%) (Ambunda, 2022). In South Africa, disabled persons experience difficulties in traveling up to 66% less when compared to the abled ones. A similar state of affairs has contributed to 45.7% of poverty among people living with disability in Kenya (Ambundo, 2022). According to a World Bank study from over 25 million Nigerians have disabilities, and many of them encounter hurdles to public amenities, transportation, and work possibilities in urban areas (World Bank, 2020). Notably, Ghana's capital Accra still experiences high cases of exclusivity due to a lack of accessible infrastructure and transport choices (Odame, 2022).

It is however notable that accessibility efforts are underway, but progress is gradual (Odame, 2022). Many people with disabilities face social stigma and prejudice in Dar es Salaam, Tanzania's largest city, due to limited access to public spaces and transportation, despite the existence of various legislations such as the Employment and Labour Relations Act, 2004 (No 6) that prohibits any form of discrimination in employment including discrimination on account of disability (International Labour Organization-ILO, 2009). The National Strategy for Growth and Reduction of Poverty-MKUKUTA, 2005-2010, notes a high correlation between disability and poverty in Tanzania (as cited in ILO, 2009). Conclusively, African countries still experience a wide economic gap that is occasioned by a lack of inclusivity of PWDs in their urbanization and development agenda.

As documented by the State of Kenyan Population Report (2020), there were more than 900, 000 individuals living with disability in Kenya. This accounted for about 1.95% of the Kenyan population. According to Hunt et al. (2021), it is notable that households with a disabled persons in Kenya are prone to high levels of poverty compared to those without. It is observable that this population is highly concentrated in the urban centres as these are seemingly the only places with promising economic opportunities when compared to the rural areas. In

the words of Oranga (2022), the disabled are among the groups termed as the “urban invisibles,” meaning people whose visibility and accessibility has been masked with the urban development. In a study by Zulu et al. (2021), urbanization is a key ingredient to the growth of slums in Nairobi, with a worsening impact on the lives of the disabled.

Statement of the Problem

Urbanization is expected to be a key contributor to the economic development, while factoring in the contribution of people living with disability. According to the UN Habitat (2019), 27% of the current population is living in cities in Kenya, which is experiencing a rapid rate of urbanization at a 43% per annum. The development of cities however occasions high levels of exclusivity among Kenyans living with disability, a highly overshadowing factor towards their entrepreneurial participation. Exclusivity is highly notable in major cities such as Nairobi, Mombasa, and Kisumu, where PWDs find it hard to follow their entrepreneurial ideas.

Onsomu, Mose, and Munene (2022) observe that a majority of people living with disability in Kenya experience high levels of economic exclusivity. Low participation rates are costly to individuals in terms of economic and psychological well-being, to governments in terms of lost revenues, and to society in terms of the impact of social exclusion and discrimination on civic participation and public life.

It is also observable that a majority of the disabled fear the lack of serenity in major cities in Kenya which is key to generation of business ideas. For instance, more often than not, most urban centres are prone to commotions, which make it unsafe for people living with disability to venture into businesses. Apart from that, the spaces availed for the disabled, such as stalls and shops are hardly accommodative to such individuals, hence a hindrance to nurturing any meaningful entrepreneurial ideas. According to *InBusiness Kenya* (2019) only 4.3% of small and medium-size businesses in Kenya were owned by people living with disability. Such a figure indicates that most of the persons living with disability are missing out on business opportunities.

A report by Kisia (2023) shows that there was a worrying influx of beggars living with disabilities within major cities in Kenya as beggars. In July 2022, at least 78 PWDs were arrested for being engaged by scammers as commercial beggars, which was surmountable to human trafficking (Kisia, 2023). Street begging among PWDs is a manifestation of a lost opportunity in entrepreneurship. According to Ayodi (2022), a high percentage of the buildings within the city of Nairobi are inaccessible to PWDs. Yet, the same buildings are mostly the highly strategically positioned for businesses purposes when compared to rural parts of the country which is deterrent to the development of business ideas. Despite various legislative restrictions such as Section 23 of the Persons with Disabilities Act (2002) that requires accessibility upgrades on Nairobi buildings, many property developers and owners are yet to comply, resulting in inaccessible constructions.

The problem is further aggravated by a knowledge gap on the relationship between urbanization inclusivity and entrepreneurial intentions of PWDs. A majority of existing scholarly and policy related sources are devoid of the most current state of the PWDs as far as their entrepreneurial endeavours are concerned. For instance, a study by Kabare (2018) on social protection and disability in Kenya hardly articulates entrepreneurial related challenges among the PWDs. Another study by Pérez-Macías et al. (2022) on resilience and entrepreneurial intentions of people with disabilities rarely brings in the challenges associated with the growth and development of major cities in the country. The current study endeavors to bring out the correlation between perceived urban inclusivity and entrepreneurial intentions while dissipating the challenges that PWDs attempting to address their economic problems through entrepreneurship.

Objective of the Study

The objective of this research was to evaluate the impact of urbanization inclusivity on entrepreneurial intentions among PWDs in Nairobi County in Kenya.

Conceptual Framework

The conceptual framework of the study was as shown in Figure 1 below. The framework consists of Inclusivity in urbanization as the independent variable and Entrepreneurial Intentions and PWDs as the Dependent Variable.

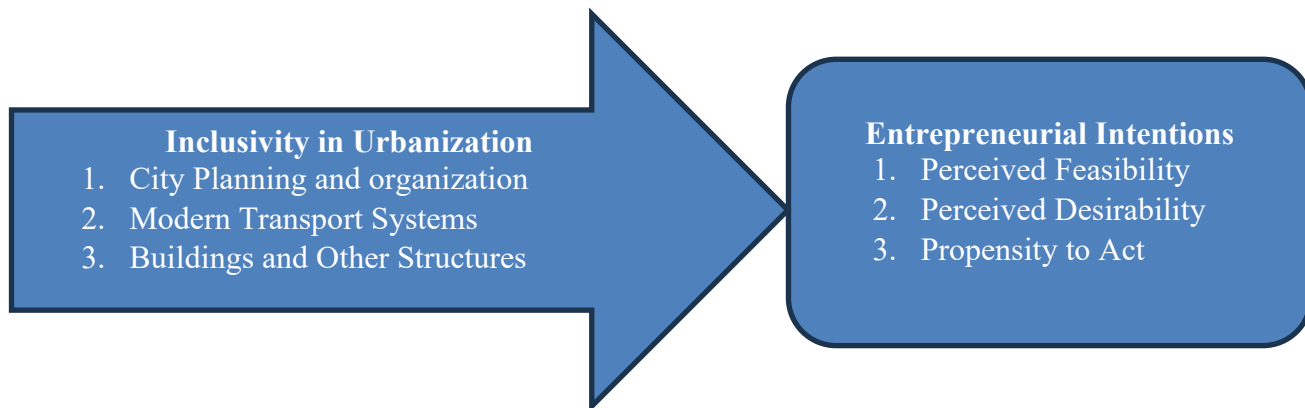


Figure 1: Conceptual Framework

LITERATURE REVIEW

Theoretical Review

Various theories have been established to explain reasons why people get involved in entrepreneurship. Among such theories is Shepero and Shokol's Theory of Entrepreneurial Event which was established in 1982 after a revision of the earlier 1967 version. The theory is crucial in understanding the motivation behind entrepreneurship, and it comprises three essential components: Perceived Desirability, Perceived Feasibility, and Propensity to Act (Ranga et al., 2019).

Perceived desirability offers an analysis on whether the business opportunity the person's interests and aspirations, highlighting the significance of consumer demand analysis and market research (Ranga et al., 2019). Perceived Feasibility evaluates the viability of a business opportunity by taking into account one's resources, skills, and competitive environment. On the other hand, the ability to recognize the psychological obstacles that may prevent action and be willing and prepared to take decisive action in the direction of capturing the opportunity is known as the propensity to act (Ranga et al., 2019). Shapero's model acknowledges that starting a business calls for conquering worries, overcoming risk aversion, and developing self-confidence. This theory was found to be highly applicable in this study as it underscores most of the meditative processes that PWD undergo before deciding on establishing or expanding their businesses.

Apart from Shapero's theory of entrepreneurial intention, there are yet other theories that have received recognition from scholars. For instance, the Social Cognitive Profession Theory, (SCCT) established by Robert Lent, Steven Brown, and Gail Hackett not only examines entrepreneurial aspirations but also investigates the process of professional choice (as cited in Wang et al., 2022). According to SCCT, environmental influences have an immediate impact on how learning experiences are formed and how a person's career develops (Wang et al., 2022). In addition, Aldrich and Martinez (2001) look at Entrepreneurship as a process of selection and adaptation, which is evolutionary in nature. According to the theorists, outside influences and life events, including education, family history, employment history, and exposure to successful entrepreneurs, can shape an individual's intention to be an entrepreneur.

Empirical Review

The welfare of the people living with disability is an attraction to many scholars as articulated in various existing sources. However, the entrepreneurial intentions of PWDs in light of the level of inclusivity offered within the modernization framework has not received adequate attention yet. This is evidenced by various research gaps that are notable in the existing literature. Noemí-Pérez et al. (2022) investigated the nexus between resilience and entrepreneurial intentions among individuals with disabilities, aiming to contribute to the realization of

Sustainable Development Goals (SDGs). The findings reveal a statistically significantly positive correlation between resilience and entrepreneurial intentions in this demographic circle.

Similarly, Karani and Pido (2019), did a study on Universal Design (UD) awareness among urban planners and its impact on public transport systems in Nairobi. The study revealed significant gaps in UD knowledge and implementation. The research indicates that urban planners in Nairobi generally lack the awareness of UD principles, particularly in the context of public transport infrastructure. This knowledge gap has tangible consequences for the inclusivity and accessibility of transportation systems, potentially leading to exclusionary practices that neglect the diverse needs of commuters, including those with disabilities. Another study by Mang'eni (2021) notes that more males than females with disabilities are involved in small and medium enterprises in the study area. The study does not however focus on the realms of entrepreneurial intentions as may be triggered by different factors such as the urban setup.

Oncasey et al. (2023) investigated the role of commercial drivers in ensuring efficient and accessible public transport for individuals with visual impairment, particularly on university campuses with a high number of such individuals. A significant majority (85.6%) of the drivers reported adopting the practice of stopping for pedestrians with visual impairment to facilitate road crossings. In addition, the study explores co-creation frameworks in transportation and emphasizes the importance of involving PWDs in the design process of urban transport services. The study however suffers sampling gaps as different forms of disability affect individuals' mobility differently. Baker (2020) identifies new challenges related to virtual participation, particularly for individuals with disabilities. Accessibility, usability, and equity are emphasized as key considerations in this context. However, this study exhibits conceptual gaps as no attempt has been made to demonstrate the correlation between disability challenges on employability and entrepreneurship. Another study in South Sudan indicates that 14.4% of respondents had disability. Cities in Nigeria, such as Lagos and Abuja, are in high level confrontation with accessibility issues among the disabled (Smith, 2011). However, these studies exhibit contextual gaps since they were carried out outside Nairobi City which has a significant variance in its city development strategies. To address such gaps, the current studies aimed at infusing the relationship between inclusivity and entrepreneurial intentions among PWDs living within Nairobi County through a statistical analysis with a diversified pool of respondents.

RESEARCH METHODOLOGY

The study involved a descriptive research design, whose purpose was elucidating how inclusivity in urbanization influences the entrepreneurial intentions of PWDs. The study targeted a population of about 5400 people living with disability in Nairobi City (Development Initiative, 2020), out of which a sample size of 372 was drawn using Yamane's (1967) formula. Data was collected using questionnaires through snowballing. The questionnaire was developed based on the study objectives and existing literature related to inclusivity in urbanization and entrepreneurial intentions among PWDs. Most items that were included in the questionnaire were adapted from existing studies and were modified to suit the current study context. To ensure consistency and ease of analysis, closed ended and Likert scale questions were used, as supported by Kothari and Garg (2014). Clarity and relevance of the questionnaires was ascertained through a review of the questionnaire by research experts. The Content Validity Index (CVI) was used to assess Content Validity of the questionnaire items where values exceeding 0.7 were accepted as envisaged by Amin (2005).

Snowballing was a preferred method of data collection as it allowed for establishing referrals to the respondents given the lack of any other structured way of tracing the respondents. However, this approach is susceptible to sampling bias since respondents are tempted to refer individuals with almost similar characteristics which may limit generalizability. This study diversified respondents across different regions within Nairobi County as a way of minimizing such a limitation (Bryman, 2016). Participants were informed of the study purpose with their participation being strictly voluntary. Informed consent was sought from the participants and a deliberate attempt was made to exclude any information that could personally identify the participants. Participants were duly informed of their right to withdraw and the information collected was used only for academic purposes.

Of the 372 targeted respondents, the researcher managed to reach out to 255. This gave a response rate of 68%. As documented by Fincham (2015) a response rate of about 60% is generally acceptable for social science

research. The targeted respondents were those with different types of disabilities such as mobility, hearing, seeing, among others, that could generally pose difficulties in moving around and operating a business within Nairobi County. Means were employed to calculate the central tendency while standard deviations were utilized to measure data dispersion from the mean. Frequencies were used to describe the data. A Bivariate Linear Regression model was used for hypothesis testing. The Model R^2 , ANOVA statistics (F Statistic and related p-value), and regression coefficients (Beta and associated p-value) were determined and explained. The equation adopted for the study was $Y=a+ bX +\epsilon$, where Y (Entrepreneurial Intentions) was the dependent variable and X (Inclusivity in Urbanization) was the independent variable.

RESULTS AND DISCUSSIONS

The results of the analysis were as discussed in the sections that follow:

Perceived Urban Inclusivity

The study sought to establish the perception of the respondents regarding the inclusivity of the organization, transport systems, and the buildings as far as the inclusivity of PWDs is concerned. The results were as summarized in Table 1:

Table 1: Perceived Urban Inclusivity of PWDs

Perceived Urban Inclusivity Statements	Very Much (%)	Much (%)	Somehow (%)	Neutral (%)	Not at All (%)	Mean	Standard Deviation
A. Inclusivity of the Organization of the City							
Sidewalks Allow Easy Movement	5.50	13.80	31.10	18.9	30.70	2.44	1.21
Inclusivity of crosswalks and traffic Signals Effectiveness	7.90	24.80	29.50	21.30	16.50	2.86	1.19
Accessibility to public services	5.10	16.5	42.5	22.8	13.0	2.78	1.04
Access to emergency services	5.10	20.80	39.00	21.70	13.80	2.82	1.07
Average	5.90	18.98	35.53	21.18	18.50		
B. Inclusivity of the Transport System							
Inclusivity of Transport Infrastructure	6.30	19.30	30.70	23.60	20.10	2.68	1.18
Inclusivity within the standards of the vehicles	3.90	17.30	23.20	24.40	31.10	2.39	1.20
Cost of Public Transport	6.70	13.80	46.90	21.30	11.40	2.83	1.02
Implementation of Traffic Laws	5.90	24.40	29.90	23.20	16.50	2.80	1.16
Cordial Interaction of Transport Staff with PWDs	5.50	13.80	27.60	23.20	29.90	2.42	1.41
Average	5.66	17.72	31.66	23.14	21.8		
C. Inclusivity of Buildings and Other Structures							
Inclusivity of Building Entrances	4.70	13.40	30.70	21.30	29.90	2.42	1.18
Designated Parking Spaces	5.10	15.40	28.00	21.70	29.90	2.44	1.21
Availability of Ramps and Lifts in Storied Buildings	4.30	13.40	27.60	22.00	32.70	2.35	1.19
Ease of movement on Corridors and Doorways	4.30	17.70	28.00	18.10	31.90	2.44	1.23
Inclusivity of Public Spaces	3.90	19.30	29.50	20.90	26.40	2.54	1.18
Overall Average	4.46	15.84	28.76	20.8	30.16		
Overall Standard Deviation							0.20

On average, a majority of the respondents (31.73%) felt the city organization, transport systems, and constructions were somehow inclusive to PWDs. This could be a reflection of the achievements realized through the deliberate

efforts made by the governmental and non-governmental organizations towards the welfare of the PWDs, such as the implementation and enforcement of Persons with Disability Act, 2003. However, the respondents who felt that the city is not inclusive at all were 23.84%. Such feedback is a major cause of concern since the percentage is so high, compared to only 5.30% of the respondents that felt that Nairobi City was very much inclusive. The standard deviation was 0.20; being less than 1, the implication is that the responses echoed a normal non-exaggerated situation when responding to such questions as the deviation from the mean was not high (Rubin, 2009).

The results are reflective of the foregone opportunities which could otherwise help in steering the culture of entrepreneurship among the disabled persons through strategic urbanization plans that demonstrate a high sense of inclusivity. In essence, a high number of PWDs are discouraged from pursuing their entrepreneurial dreams given their fear of getting injuries, discrimination, slow mobility, low levels of competitiveness, among others. Such a trend is notable in the works of Oranga (2022), Kisia (2023), and Ayodo (2022) who have a general conclusion that the city organization, transport, and buildings are not adequately inclusive to attract an entrepreneurial mindset among PWDs in Nairobi.

Entrepreneurial Intentions of PWDs

The study also sought to determine the extent to which the respondents were inclined towards either starting or growing their businesses within the Nairobi County. The questions asked were guided by Shapero's (1982) Intentionality-Based Process Model of the Entrepreneurial Event. The results were as shown in Table 2:

Table 2: Entrepreneurial Intentions of PWDs

	Statements on Entrepreneurial Intentions	Very Much (%)	Much (%)	Somehow (%)	Neutral (%)	Not at All (%)	Mean	Standard Deviation
A. Perceived Desirability								
	Engagement in research for any business idea	17.7	21.7	30.7	23.6	6.3	3.20	1.17
	Willingness to create a business plan for business idea based in the city.	29.9	16.1	29.1	20.9	3.1	3.49	1.21
	Evaluation of the value proposition of my business	29.1	23.6	27.2	15.0	5.1	3.57	1.20
	Exposure and connection with entrepreneurial mentors	10.2	37.4	29.9	18.1	4.3	3.31	1.02
	Passion to Business than Employment	32.7	23.2	26.0	15.0	3.1	3.67	1.17
B. Perceived Feasibility								
	Engagement in Training and Upskilling	9.8	39.4	30.3	17.7	2.8	3.36	.97
	Knowledge and Understanding of my Business	10.6	40.2	31.5	13.4	4.3	3.39	.99
	Knowledge of Target Market and Industry Needs	14.2	39.4	26.0	15.4	5.1	3.42	1.07
	Positive reference from previous collaborators, mentors, or industry experts	15.7	38.2	25.2	18.1	2.8	3.46	1.05
	Willingness to create a strong brand	22.8	35.0	25.6	14.6	2.0	3.62	1.05
C. Propensity to Act								
	Willingness to overcome City Related Barriers	31.1	28.0	25.2	13.8	2.0	3.72	1.10
	Ability to make business decisions independently	18.9	24.0	25.2	11.0	20.5	3.09	1.39
	Continuous skills and knowledge Improvement.	21.7	38.2	26.4	9.8	3.9	3.64	1.05

Statements on Entrepreneurial Intentions	Very Much (%)	Much (%)	Somehow (%)	Neutral (%)	Not at All (%)	Mean	Standard Deviation
Good understanding of market including customer needs, competitors, and industry trends.	17.7	37.4	31.5	11.0	2.4	3.57	0.98
Overall Average	20.15	31.56	27.84	15.53	4.84	-	-
Overall Standard Deviation	0.18						

From the summary in Table 2, 20.15% of the respondents showed the highest level of entrepreneurial intention while 4.84% the least. The standard deviation was 0.18 which indicated that the responses were not so much deviated from the mean, hence construed as a more natural way of responding to such questions by the respondents (Rubin, 2009).

The challenge in having a higher percentage of PWDs nurture more interest and intentions in entrepreneurship could be attributed to low levels of inclusivity in the city's organization, constructions, and the transport systems. A lack of full commitment towards entrepreneurial endeavors could also be demonstrated by those who gave a 'somehow' and 'neutral' rating at a total of 43.37%. This is a worrying trend, which implies that most of PWD were yet to be fully inspired to effectively pursue the entrepreneurial journey within Nairobi City as a way of addressing their economic needs. Such sentiments are supported by lobbyists such as *InBusiness Kenya* (2019) and United Disabled Persons of Kenya-UNDPK (n.d) who identify a number of urban related exclusivity as a major hindrance towards entrepreneurial development among PWDs.

Inferential Results

To determine the relationship between inclusivity and entrepreneurial intentions, a regression analysis was carried out. The independent variable was perceived inclusivity in urbanization while the dependent variable was entrepreneurial intentions. The analysis involved the generation of a Model Summary, Analysis of Variance (ANOVA) and establishment of Regression Coefficients.

Table 3: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.540 ^a	.292	.289	.62601

a. Predictors: (Constant), Inclusivity in Urbanization

From the results of the model summary shown in Table 3, the R-value of 0.54 indicates the relationship between Inclusivity in Urbanization and Entrepreneurial Intention among PWDs in Nairobi County was strong ($0.54 > 0.50$) and positive. The Adjusted R-Square value of 0.289 indicates that Inclusivity in Urbanization explains 28.9% of variance in Entrepreneurial Intentions among PWDs.

Apart from the above test, an Analysis of Variance was carried out to determine whether the relationship between inclusivity in urban development and entrepreneurial intention among PWDs was statistically significant. The results were as shown in Table 4:

Table 4: Analysis of Variance

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	40.670	1	40.670	103.780	.000 ^b
Residual	98.755	252	.392		
Total	139.425	253			

a. Dependent Variable: Entrepreneurial Intention

b. Predictors: (Constant), Inclusivity in Urban Development

From the results, the F-statistic of 40.670 indicated that the model was significant because it exceeded the critical value of 3.879 with a 1 and 252 degrees of freedom at a p-value of 0.05. With a significance level of 0.05, it was established that the relationship between inclusion in urban development and entrepreneurial intention was statistically significant.

In essence, the findings show that there is a significant and relevant association between inclusion in urban development and entrepreneurial intent. This is not a coincidental correlation, but rather a statistically significant relationship that advises on the need to have a more inclusive entrepreneurial space for the PWD in Nairobi and other cities around the world.

To establish the model showing the relationship between inclusivity in urbanization and entrepreneurial intentions among PWDs, a regression of coefficients was established and the results were as shown in Table 5:

Table 5: Regression Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.104	.155		13.551	.000
	Urban Inclusivity	.464	.046	.540	10.187	.000

Dependent Variable: Entrepreneurial Intention

Considering the constant term, when inclusivity in city development among PWD were at zero, entrepreneurial intentions would be at 2.104. On the other hand, an improvement by one unit in inclusivity in urban development would lead to an improvement in entrepreneurial intentions by 0.464 units. The coefficients were thus used to derive the model of the study as $Y = 2.104 + 0.464X$, where,

Y =Entrepreneurial Intentions

X =Inclusivity in Urban Development.

The positive coefficient emphasizes the need of supporting urban inclusivity to increase entrepreneurship motivation among people with disabilities, as supported by Oranga (2022), Park and Chowdhury (2022), and Pérez-Macías et al. (2022). These findings have practical implications on policy makers, urban planners, and disability inclusion activists to outperform the current state of affairs as far as inclusivity is concerned. Creating more accessible urban development environments can help to promote entrepreneurial activities among people with disabilities. This not only adheres to social justice ideas, but also helps to economic empowerment and diversity in the entrepreneurial scene.

CONCLUSIONS AND RECOMMENDATIONS

This study sought to evaluate the relationship between perceived inclusivity in urbanization and entrepreneurial intentions among PWDs in Nairobi City. The study focused on three elements of inclusivity namely organization of the city, the transport system, and buildings and other constructions.

Data on entrepreneurial intentions was based on the theory of planned behavior and entrepreneurial event in which three study parameters (Perceived Desirability, Perceived Feasibility, and Propensity to Act) were considered. In the findings, a majority of the respondents had the view that the city is yet to achieve the desired levels of inclusivity to the extent of triggering entrepreneurial intentions among persons with disability. This conclusion was drawn from more than 23.84% of the respondents who felt that the urbanization was not inclusive at all for the PWDs.

The relationship between perceived inclusivity and entrepreneurial intention among the PWDs was determined through inferential analysis. The results show that there was a strong ($R=0.54 > 0.50$), positive, with an R Square value of 0.289, meaning that 28.90% of variance in entrepreneurial intentions could be explained by inclusivity

of PWDs in the development of Nairobi City. The relationship was also established to be highly statistically significant ($p=0.00<0.05$).

Based the above findings, the study made the following recommendations: To policy makers, there is a need to ensure that existing policies are followed through to proper implementation standards. This is a notable suggestion given the observation that despite the existence of different laws such as Persons with Disability Act 14 of 2003, which is meant to create an obstruction free environment for PWDs, a majority of the affected individuals still find accessibility and utilization of the city space for entrepreneurial engagements a challenge. In addition, Article 54 of the Kenyan Constitution 2010 stipulates rights of the disabled persons such as the right to ease of access to all places, seamless utilization of the public transport, and information, among others, yet accessibility and entrepreneurial challenges are still rampant. In addition, the Nairobi City County Government, together with the National Council for Persons with Disabilities and other relevant agencies ought to develop standards that can support accessibility to business premises, infrastructure, markets, and transport systems. Regular accessibility audits and clear compliance guidelines should be a priority of such agencies.

To scholars, there is a need to intensify and diversify research based on people living with disability as far as their entrepreneurial pursuits are concerned. Entrepreneurial life among PWDs is highly dynamic and sometimes adverse as it is affected by a myriad of factors. Other than the factors studied in this research, scholars can leverage on other dimensions such as attitudinal barriers, financing models, technological support, among others, that are key towards entrepreneurial stimulation.

To practitioners, the study suggests that more awareness and sensitization need to be created specifically with regard to inclusivity of city environment as a stimulant towards entrepreneurial thinking and decisions among PWDs. Among the challenges at hand that most sources have noted is a lack of up-to-date statistics on the numbers and status of PWDs. This calls for a need for invigorated efforts in profiling the demographics of PWDs in order to ensure that their inclusivity and entrepreneurial challenges are effectively addressed.

REFERENCES

1. African Studies Centre Leiden. (2008). *Disability in Africa*. African Studies Centre Leiden. <https://www.ascleiden.nl/content/webdossiers/disability-africa>
2. Aldrich, H. E., & Martinez, M. A. (2001). Many are called, but few are chosen: An evolutionary perspective for the study of Entrepreneurship. *Entrepreneurship Theory and Practice*, 25(4), 41–56.
3. Ambunda, R., Diallo, F., Tokam, C., Ryseck, B., & Unuigboje, R. (2022). *Overcoming arrested mobility for persons with disabilities across Africa*. SLOCAT and VREF.
4. Ayodo, H. (2022, April 27). Most Kenyan buildings are inaccessible for Persons with Disability. *The Standard*, p. 2022.
5. Bosibori, L. (2021, December 4). Kenya's Persons with Disabilities Decry Stigma, Urge Tapping of their Talents. *Talk Africa*, pp. <https://www.talkafrica.co.ke/kenyas-persons-with-disabilities-decry-stigma-urges-tapping-of-their-talents/>.
6. Development Initiative. (2020, May 6). *Status of Disability in Kenya: Statistics from the 2019 Census*. Retrieved from devinit.org: <https://devinit.org/resources/status-disability-kenya-statistics-2019-census/>
7. Fincham, J. E. (2015). Response Rates and Responsiveness for Surveys, Standards, and the Journal. *Am J Pharm Educ*, 72(2), 43. doi: 10.5688/aj720243. PMID: 18483608; PMCID: PMC2384218.
8. Hunt, X., Laurenzi, C., Skeen, S., Swartz, L., Sundin, P., Weiss, R. E., & Tomlinson, M. (2021). Family Disability, Poverty and Parenting Stress: Analysis of a Cross-Sectional Study in Kenya. *Afr J Disabil*, 10(1), 744.
9. InBusiness Kenya. (2019). *Inclusive Business (InBusiness) Kenya*. Nairobi: InBusiness Kenya.
10. International Labour Organization. (2009). *Inclusion of People Living with Disability in Tanzania*. Geneva: International Labour Organization.
11. International Labour Organization. (2025, May). *Mainstreaming disability inclusion in technical and vocational education and training (TVET) in Africa*. International Labour Organization.
12. Kabare, K. (2018). *Social Protection and Disability in Kenya. Working Paper*. Nairobi: Development Pathways.

13. Kisia, A. (2023, February 23). Explaining Increased Number of Disabled Persons Begging on Streets, State Told. *Star*, pp. <https://www.the-star.co.ke/news/2023-02-23-explain-increased-number-of-disabled-persons-begging-on-streets-state-told/>.
14. MIUSA. (2022). *Global Disability Rights. Disability in Kenya*. Retrieved from miusa.globaldisabilityrightsnow.org/: [https://miusa.globaldisabilityrightsnow.org/infographic/disability-kenya/#:~:text=67%25%20of%20the%20disabled%20population,pove%20\(2.97%20million%20people\)](https://miusa.globaldisabilityrightsnow.org/infographic/disability-kenya/#:~:text=67%25%20of%20the%20disabled%20population,pove%20(2.97%20million%20people).).
15. Odame, P. K. (2022). Travel Mode Choice and its Responsiveness to the Needs of Commuters with Disability in the Accra Metropolitan Assembly. *Journal of Land Use*, 15(3), 431-445. doi:<https://doi.org/10.6093/1970-9870/9062>
16. Onsomu, E., Mose, V., & Munene, P. (2022). *Enhancing Inclusivity by Empowering Persons with Disabilities. Special Paper No. 32/2022*. Nairobi: Kenya Institute for Public Policy.
17. Oranga, B. A. (2022). *Urban Invisibles: Poverty and Inequality in Africa'S Rapidly Growing Cities*. Nairobi: Friedrich-Ebert-Stiftung Kenya Office.
18. Ougo, J. (2019). *Kenya*. Nairobi: UN Habitat.
19. Secretariat for the Convention on the Rights of Persons with Disabilities. (2016). *Accessibility and Disability Inclusion in Urban Development*. Ecuador: United Nations Habitat.
20. Smith, N. (2011). The Face of Disability in Nigeria: A Disability Survey in Kogi and Niger States. *Disability CBR & Inclusive Development*, 22(1), 35-47. doi:10.5463/dcid.v22i1.11
21. World Bank. (2020, June 26). *Publication: Disability Inclusion in Nigeria: A Rapid Assessment*. Retrieved from United Nations: <http://hdl.handle.net/10986/34073>
22. World Health Organization. (2026). *Disability*. World Health Organization. <https://www.who.int>
23. World Vision . (2023, February 6). *What you Need to Know about Disability + Poverty*. Retrieved from World Vision : <https://www.wvi.org/stories/child-sponsorship/what-you-need-know-about-disability-poverty#:~:text=Women%20with%20disabilities%20are%20among,It%20can%20happen%20to%20anyone>.
24. Yamane, T. (1967). *Statistics: An Introductory Analysis. Second Edition*. New York: Harper and Row.
25. Zulu, E. M., Beguy, D., Ezech, A. C., Bocquier, P., Madise, N. J., Cleland, J., & Falkingham, J. (2021). Overview of Migration, Poverty and Health Dynamics in Nairobi City's Slum Settlements. *J Urban Health*, 80(2), 185–199.