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Nexus between Entrepreneurial Market Drivers and Growth of Micro and Small Enterprises Owned by Physically Challenged Entrepreneurs in Kenya

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ABSTRACT

While the Kenya Government has introduced a variety of initiatives and interventions to promote Micro and Small Enterprises generally, the business performance of MSEs owned by physically challenged entrepreneurs still lags behind those owned by other categories of entrepreneurs. The physically challenged entrepreneurs face a myriad of barriers including, limited access to formal markets, poor integration into value chains and inadequate exposure to competitive opportunities. Despite their significant contribution to local economically, little or no information is available on how market dynamics influence their survival, expansion and competitiveness. This information gap is responsible for lack of understanding on how this group of entrepreneurs respond to shifts in demand, adapt to competition and remain innovative in their restricted market environment. The purpose of this study is to identify how the market drivers influence the growth and expansion of MSEs of physically challenged entrepreneurs in Kenya. The study employed mixed- method approach. The study found that Entrepreneurial Market Drivers (EMDs) have a positive effect on the growth of MSEs owned by physically challenged entrepreneurs (B=1.761; P-value< 0.5). The analysis highlights a complex and dynamic market landscape where perceptions of saturation vary among respondents; many respondents express optimism about growth opportunities, while a significant portion recognizes high competition as a potential barrier. This duality of varying views suggest that businesses must develop and enact their strategies carefully embracing dynamic and innovative programs for expansion while considering target and niche market in saturated areas. Focus on customer satisfaction and effective relationship management is crucial for business success. There are mixed opinions in respect to purchasing preferences, industry best practices and the fairness of and level of competition of MSEs owned by the physically challenged entrepreneurs that may require further interrogation exploration and intervention. Proper understanding of entrepreneurial market drivers through market research and analysis is vital in helping entrepreneurs to navigate effectively through competition and saturation in various industries. Training in customer relationship management and customer satisfaction is critical for success.

1. Introduction

Entrepreneurship is globally acknowledged as a driver of economic growth, innovation, and employment creation (Urbano et al., 2019; Song et al., 2022). It is associated with generating value through risk-taking, creativity and independence while also alleviating poverty and fostering empowerment for marginalized groups such as persons with disabilities (Martin & Honig, 2020; Bhardwaj et al., 2022). However, physically challenged entrepreneurs often face societal biases, restricted access to resources and barriers in both formal employment and enterprise development (Balcazar et al., 2023; Klangboonkrong & Baines, 2022). Globally, about 16% of adults live with some form of disability with their participation in productive and competitive markets often being constrained. (World Health Organization, 2023).

Micro and Small Enterprises (MSEs) play a significant role in developing economies accounting for over 80% of employment and contributing nearly 20% of Kenya's GDP (CIS Kenya, 2023; UNDP, 2022). They serve as engines of innovation, competitiveness and poverty reduction especially within the informal sector that absorbs a majority of the country's workforce (Republic of Kenya, 2020; KNBS, 2023). The Kenyan Government has enacted several policies such as the Sessional Papers of 1986, 1992 and 2005 and the Micro and Small Enterprises Act of 2012 to enhance MSE growth while affirmative action measures under the Constitution of Kenya (2010) and the Access to Government Procurement Opportunities (AGPO) framework reserves 30% of procurement opportunities for youth, women, and persons with disabilities.

Despite these interventions, MSEs owned by physically challenged entrepreneurs still face disproportionate obstacles in MSEs growth; limited access to credit, lack of entrepreneurial training, and weak integration into value chains constrain their competitiveness and market reach (Light for the World, 2025; Kamau, 2022). Entrepreneurial market drivers such as customer access, competitive dynamics, distribution networks and demand shifts are critical determinants of MSEs growth but remain underexplored in respect to disability owned enterprises. Understanding how these entrepreneurial market drivers enable or hinder MSE growth is vital in unlocking the entrepreneurial potential of physically challenged entrepreneurs who represent a "marginalized group" in entrepreneurship research. This study, therefore, seeks to examine the relationship between entrepreneurial market drivers and the growth of MSEs owned by physically challenged entrepreneurs with the aim of informing policies and strategies that foster inclusive and sustainable enterprise development in Kenya.

Globally physically challenged entrepreneurs continue to face significant social and economic barriers that limit their full participation in entrepreneurship. According to the OECD, 2023; Balcazar et al., 2023; Babik & Gardner, 2021; Jammaers & Williams, 2023, persons with disabilities (PWDs) continue to face significant social and economic barriers that restrict their full participation in entrepreneurship. While entrepreneurship offers a pathway to economic empowerment, physically challenged entrepreneurs encounter great hurdles to business development due to negative social attitudes, limited work experience and investment gaps (OECD, 2023). In Kenya, (MSEs) are the backbone of the economy, contributing approximately 40% to the National GDP and employing about 14.9 million people (CIS Kenya, 2023; KNBS, 2022). However, the sector is characterized by high business mortality rates with estimates indicating that a significant number of businesses fail within the first few years of operation due to limited access to finance, stiff competition and a lack of skilled labour (Hivos, 2018). These problems have been exacerbated by the incidence of entrepreneurs who are physically challenged. From the outset they encounter trouble getting start-up capital from financial institutions. These institutions often don't believe physically challenge entrepreneurs can run a business (Wits University, 2018). Furthermore, they are frequently excluded from crucial business networks, training programs and markets thus hindering their growth and sustainability (MDPI, 2024; Wits University, 2018).

The Access to Government Procurement Opportunities (AGPO) program and the Persons with Disabilities Act (2003) are two pieces of progressive legislation passed by the Kenyan Government though they have had little effect on the expansion of physically challenged entrepreneurs' MSEs. For instance, the AGPO program has been difficult to implement and although it is intended to allocate 30% of public procurement opportunities to disadvantaged groups, PWD owned businesses only get a small portion of these opportunities (Hivos, 2018). Existing entrepreneurship studies in Kenya have largely focused on youth and women creating a significant knowledge gap regarding the specific entrepreneurial drivers and barriers influencing the growth of MSEs owned by physically challenged entrepreneurs (Light for the World, 2025; UoN, 2021). Therefore, there is an urgent need for research to examine the factors affecting these entrepreneurs in order to develop inclusive policies and interventions that increase physically challenged entrepreneurs' competitiveness and economic empowerment. It is essential to close this gap.

Research Objective

To determine the effect entrepreneurial market drivers on growth of micro and small enterprises owned by physically challenged entrepreneurs in Kenya.

Research Hypothesis

H_{01}: There is no significant relationship between entrepreneurial market drivers and growth of micro and small enterprises owned by physically challenged entrepreneurs in Kenya

2. Literature Review

The study undertook comprehensive theoretical and empirical literature regrading entrepreneurial market drivers influence on the growth of MSEs owned by physically challenged entrepreneurs in Kenya. Entrepreneurial Orientation (EO) Theory emphasizes on innovativeness, proactiveness, and risk taking which is a cornerstone of entrepreneurship research. It explains how strategic postures drive MSEs performance and value creation (Miller, 1983; Lumpkin & Dess, 1996). This study explores EO's integration with entrepreneurial market drivers' dynamic forces like technological advancements, consumer trends and economic shifts to understand how physically challenged entrepreneurs navigate competitive landscapes (Coursera, 2025). Recent research extends EO to individual level behaviours identifying measurement gaps and linking dimensions like autonomy to innovation in emerging economies (Clark et al., 2024; Wang et al., 2024). EO is framed as a theory of new value creation mediated by sustainability and social capital with applications in knowledge sharing and social entrepreneurship (Audretsch et al., 2023; Khan et al., 2023; Castro Lopez et al., 2025). EO enhances on responsiveness to entrepreneurial market drivers mediating market orientation and fostering innovations (Chen & Cristia, 2025). The study highlights EO's adaptability and its synergy with entrepreneurial market drivers, offering insights for policymakers and practitioners to promote resilient and sustainable MSEs in 2025's dynamic business landscape (Coursera, 2025).

The MSEs owned by the physically challenged entrepreneurs are impacted by the market environment in which it operates (Republic of Kenya, 2005; Alshallaqi & Al-Mamary, 2022). The MSEs environment presents both opportunities and threats and is portrayed by change, vulnerability and unpredictability. Physically challenged entrepreneurs should constantly keep an eye on incidents and patterns and make acclimations to their organizations and techniques (Dollinger, 2008). Physically challenged entrepreneurs should make recommendations to something of significant worth to the client with an aim of making it accessible to the client's wants and is both market centred and market driven (Van Song et al., 2022). The sustainability of MSEs owned by the physically challenged entrepreneurs is expected in such an environment would depend upon the suitable market drivers for entrepreneurial response (Kioria et al., 2025). MSE's performance depends on its positioning in the market irrespective of its size and the industry. In any event, when a MSEs owned by the physically challenged entrepreneurs have a restricted range of products and limited segments despite everything they still need to sell their products or services in an amount that are adequate in order to go past breakeven point and make profits. Consequently, a MSE requires to make available product or services that are adequately inventive and innovative comparative with its rivals. Inability to accomplish this relative competitiveness will bring about shortfalls or adverse monetary performance (Alshallaqi & Al Mamary, 2022; Pusung et al., 2023; Nasir et al., 2024).

The MSE owned by the physically challenged entrepreneurs' purpose to earn profit through serving the consumer requirements. Currently for an organization to achieve success, it ought to find clients for its products. This is the reason the customers for that reason represent the crucial element in the business. Products sales depends on the consumer satisfaction. Every MSEs need to take a look at its consumer markets closely (McKinsey, 2025). The success of an organization relies upon its potential to create and preserve markets. That is client markets, commercial enterprise markets, reseller markets, Government and global markets. A consumer marketplace consists of people and households. They buy goods and services for personal utilization. Commercial enterprise markets include manufacturers and producers who buy goods and services for further processing or for use of their manufacturing method. Reseller markets buy goods and services in order to sell them again at a profit. Government markets encompass Government organizations who buy goods and services so as to deliver or transfer to persons who require them. Global markets encompass foreign customers, producers, manufacturers, resellers and governments. Each marketplace has its own unique characteristics. Subsequently, the physically challenged entrepreneurs should examine each kind of market cautiously. Earlier information on customer issues influences the quantities and quality of opportunities identified and directly the impact of the profits on the opportunity identification (Shepherd & DeTienne, 2005; McKinsey, 2025).

The achievement of MSE owned by the physically challenged entrepreneurs relies on its capacity to fulfil the requirements and needs of consumers better than its rivals. Consequently, the MSEs physically challenged entrepreneurs concern should increase strategic advantage by situating its goods and services against the competitor's products. The physically challenged entrepreneurs ought to analyze the state of competition that the organization is facing. The accompanying three variables ought to be scrutinized: major competitor's entry and exit, alternatives and complements for existing products and services including major key changes by current competitors (Alshallaqi & Al-Mamary, 2022; Jeong & Chung, 2023).

The physically challenged entrepreneurs should be able to identify and take advantage of the market opportunities to develop their business ideas since their products or services need to be tailor made to suit the market requirements (Euromonitor, 2025). MSE owned by the physically challenged entrepreneurs need to be established to meet the market requirements are most likely to be successful. Moreover, MSE owned by the physically challenged entrepreneurs created to meet the new market opportunity is more likely to be successful than the one created out of a product idea that does not fit the market. Opportunities become apparent when entrepreneurs are able to link new supplies (Gregoire & Shepherd, 2012). The competitive environment comprises of certain fundamental things which every MSEs needs to observe. No organization, howsoever huge it might be, possesses monopoly. All MSE owned by the physically challenged entrepreneurs are confronted with different forms of competition. The majority of the competition an organization faces comes from differentiated products or services of other organizations (Eruemegbe, 2015; Alshallaqi & Al-Mamary, 2022; Jeong & Chung, 2023)

3. Methodology

This study employed an exploratory mixed methods research design, combining qualitative and quantitative approaches to generate comprehensive insights into the nexus between entrepreneurial market drivers and the growth of micro and small enterprises (MSEs) owned by physically challenged entrepreneurs in Kenya. The integration of qualitative narratives with quantitative validation enhances the objectivity and depth of findings (Creswell & Clark, 2011).

The research is anchored on a positivist philosophy, which emphasizes the measurement of observable phenomena and the use of scientific procedures to establish causal linkages (Saunders et al., 2009). This philosophical stance enables the study to statistically test and explain how entrepreneurial market drivers such as competition, customer preferences, demand shifts and access to markets influence the growth trajectories of MSEs owned by physically challenged entrepreneurs.

The target population comprises 4,610 physically challenged entrepreneurs registered under the Access to Government Procurement Opportunities (AGPO) program across Kenya's 47 counties (PPOA, 2019). From this population, a sample of 108 respondents was determined using Yamane's (1967) formula at a 90% confidence level with an additional 10% margin to accommodate potential non responses. Stratified random sampling ensured regional representation across counties while purposive sampling targeted physically challenged entrepreneurs actively managing MSEs.

Data collection drawn on both primary and secondary sources. Primary data was obtained through semi structured questionnaires consisting of closed ended items for quantitative analysis and open-ended items for qualitative insights aligning responses with the study objectives (Castillo-Montoya, 2016). Secondary data included government policy documents, prior research and organizational reports to triangulate findings and strengthen validity.

Data analysis employed both descriptive and inferential techniques. Descriptive statistics such as frequencies, percentages, and means were used to summarize respondent profiles and MSEs owned physically challenged entrepreneur's characteristics. Inferential statistics including linear regression analysis was used to assess the strength and significance of relationships between entrepreneurial market drivers and growth. The regression model specifically tested how market drivers influence the growth of MSEs owned by physically challenged entrepreneurs. Data was processed using SPSS version 22 and findings were presented through tables, charts, and graphs to enhance clarity and facilitate interpretation for policy, academic and practical application.

4. Findings

This section presents the findings and discussion of the study focusing on the analysis of the collected data and the interpretation of results in line with the study objectives. The findings are organized thematically to highlight key patterns, relationships and emerging insights on entrepreneurial resources and growth of micro and small enterprises owned by physically challenged entrepreneurs in Kenya. The discussion further integrates these findings with existing empirical literature and theoretical perspectives thereby providing a comprehensive understanding of the implications of the results for policy, practice and future research.

4.1 Entrepreneurial market drivers

The study objective was to determine the relationship between entrepreneurial market drivers and the growth of micro and small enterprises owned by the physically challenged entrepreneurs in Kenya. The study sought to establish the business environment in which MSEs owned by the physically challenged entrepreneurs operate and it has the potential to affect the businesses within it and to what extend the eentrepreneurial market drivers affect the growth of the MSEs owned by the physically challenged entrepreneurs. The findings are indicated in the table below.

Table 1: Perception of Market Opportunities:

	Frequency	Percent (%)
Market saturated	37	36.3
Wide open	65	63.7
Total	102	100.0

Table 1 highlights respondents' views on market saturation and market opportunities with nuanced insights especially for the physically challenged entrepreneurs. A majority (63.7%) perceive the market as wide open reflecting optimism about growth and expansion opportunities while 36.3% see it as saturated indicating concerns about competition and limited growth space.

Respondents emphasized that physically challenged entrepreneurs are not limited by their conditions and can explore diverse sectors such as construction, retail, services, and office supplies. The open market suggests multiple niches and entry points; however, stiff competition particularly from "copy paste" businesses offering similar products was cited as a key challenge. Access to capital also emerged as a recurring barrier with many acknowledging difficulties in securing funds despite some government loan support.

Sector specific insights reveal construction and retail as promising areas due to steady demand, yet these are also highly competitive. Some respondents noted that physically challenged entrepreneurs are sometimes undervalued or underestimated in business despite their potential.

Table 2: Descriptive Results for Entrepreneurial market drivers

Statements	SA	A	UD	D	SD	Mean	Std. Deviation
Customer satisfaction researches are very important	65.7% 67	34.3% 35	- 0	- 0	- 0	4.66	0.47
Customers prefer to purchase from person with disability.	12.7% 13	35.3% 36	30.4% 31	18.6% 19	2.9% 3	3.36	1.02
Services and products from person with disability are perceived to be superior compared to other entrepreneurs.	2.0% 2	30.4% 31	25.5% 26	27.5% 28	14.7% 15	2.77	1.09
Suppliers are willing to supply us with the right products as requested, and at the right time.	22.5% 23	58.8% 60	8.8% 9	8.8% 9	1.0% 1	3.93	0.87

Statements	SA	A	UD	D	SD	Mean	Std. Deviation
Relationships with customers are managed effectively and involve obtaining information from them to improve products and services.	31.4% 32	64.7% 66	2.9% 3	1.0% 1	- 0	4.26	0.56
Best business practices are undertaken by all who are in the same business	7.8% 8	50.0% 51	5.9% 6	28.4% 29	7.8% 8	3.22	1.17
There is fair business competition	9.8% 10	46.1% 47	14.7% 15	16.7% 17	12.7% 13	3.24	1.21
Aggregate Mean and Standard Deviation						3.63	0.91

The results reveal a strong emphasis on customer satisfaction and relationship management. A vast majority (65.7%) strongly agree that customer satisfaction research is important (M=4.66, SD=0.47), indicating that businesses prioritize understanding and meeting customer needs. Similarly, 96.1% believe that customer relationships are effectively managed with active efforts to collect customer feedback for product and service improvement. Supplier reliability also ranks highly, with 81.3% confirming timely and accurate deliveries (M=3.93, SD=0.87).

On the other hand, perceptions regarding inclusivity and competitiveness are mixed. Nearly half of respondents (48%) agree that customers prefer purchasing from persons with disabilities but 30.4% remain undecided and 21.5% disagree (M=3.36, SD=1.02). Furthermore, 42.2% disagree that products or services from persons with disabilities are superior, reflecting skepticism and potential bias (M=2.77, SD=1.09). Views on adherence to industry best practices are divided: while 57.8% agree, a sizeable 36.2% disagree (M=4.26, SD=0.56). Similarly, opinions on fair competition are split, with 55.9% agreeing but 29.4% doubting market equity (M=3.22, SD=1.21).

Overall, the findings highlights that there is a strong agreement on the importance of customer satisfaction and effective customer relationship management. However, it also reveals mixed perceptions regarding the treatment of businesses run by persons with disabilities the uniformity of best practices within industries and the fairness of market competition. These findings suggest areas where further analysis or targeted interventions could be beneficial.

The findings highlight strengths in customer centric practices and supplier relations, but also reveal gaps in inclusivity, perceptions of product quality from persons with disabilities and industry fairness. Addressing these gaps through inclusive marketing, standardizing best practices and fostering equitable competition could strengthen customer trust, enhance inclusivity and improve industry reputation

4.2 Thematic Analysis of Entrepreneurial Market Drivers: Saturated or Wide Open

A thematic analysis of open-ended responses regarding entrepreneurs' perceptions of business market openness is presented in this data. Since each response only appeared once, this dataset most likely represents a subset of a larger sample. The analysis builds on a broader context of global trends in physically challenged entrepreneurs' business and focuses on insights. Despite having greater difficulties obtaining support than non-disabled entrepreneurs, DOBEs generated significant revenue in 2024, demonstrating their growing economic influence. Additionally, this group exhibits remarkable resilience and is more likely to offer flexible work arrangements. The framework that was created by Braun and Clarke was used to conduct thematic analysis. A methodical approach to data familiarization, coding and theme refinement were all part of the procedure. Patterns were identified by codifying key phrases and recurring concepts from the open-ended responses. For example, mentions of "competition," "saturation," and "rivalry" were grouped under the theme of "High Competition," while positive comments about a "ready market" or "gaps in the market" were categorized under "Market Opportunities." This method ensured that the final themes accurately reflect the content and intent of the responses.

The responses to the survey provide grassroots insights into the perceived dynamics of the market. Statements were grouped into three categories: those that indicated saturation (high competition that restricted entry), openness (ample opportunities) and mixed/other (for example, funding issues or neutral views). The frequency with which similar ideas were expressed is shown by the frequency.

Table 3: Entrepreneurial Market Drivers: Saturated or Wide Open

Theme	Frequency	Percentage of Extract
High Competition	25	44.64%
Market Opportunities	13	23.21%
Financial Issues	8	14.29%
Other	5	8.93%
Construction Industry	3	5.36%
Disability Related	2	3.57%

Table 3 shows that approximately 44.64% of responses highlight high competition and market saturation as significant challenges. "Too many competitors" and "similar businesses" are frequently mentioned by respondents, indicating that overcrowded markets reduce individual market share. This suggests that, despite the open appearance of markets, copycat businesses hinder success. Differentiation strategies are critical to stand out in saturated markets.

With phrases like "There are so many opportunities" and "The market is big," approximately 23% of respondent's express optimism regarding demand and diversity in the market. Everyone gets their share." This optimistic outlook contrasts with concerns about competition implying that, despite opportunities, practical obstacles like entering markets and carrying them out impede progress. 14% of responses, financial constraints were mentioned as a major issue. Challenges include a lack of capital to start or expand businesses, with phrases like "no Capital to start" and "getting capital to start a business." One respondent mentioned government loans positively, indicating that physically challenged entrepreneurial potential could be unlocked with readily available financing. A smaller percentage of responses (9%) point to particular demographics and industries. Construction related opportunities are mentioned in 5% of responses while 4% focus on disability related contexts. Physically challenged entrepreneurs for instance, are referred to as "not limited" in business endeavors but they frequently feel "underrated" in positions reserved for them, indicating that they have untapped potential in specific markets. The 56 responses analyzed represent approximately 55% of an implied total of 102 responses.

4.3 Simple Linear Regression between Entrepreneurial Market Drivers and Business growth in MSE owned by physically challenged entrepreneurs

A simple linear regression analysis was carried out to explore the relationship between Entrepreneurial Market Drivers and the growth of micro and small enterprises (MSEs) owned by physically challenged entrepreneurs. The hypothesis tested was that;

H_{01}: There is no significant relationship between entrepreneurial market drivers and the business growth of the micro and small enterprises owned by the physical challenged entrepreneurs.

The analysis in Table 4 shows correlation coefficient (R) which measures the strength and direction of the linear relationship between the observed and predicted values of the dependent variable (Growth). In this case, R was found to be 0.818, indicating a positive correlation. The R Square value which represents the proportion of variance in growth is explained by Entrepreneurial Market Drivers was 0.669. This suggests that 66.9% of the variation in growth can be attributed to entrepreneurial market drivers. Additionally, the Adjusted R Square value which adjusts the R Square for the number of predictors in the model was 0.001 further confirming the model's limited ability to explain the variance in Growth. The Standard Error of the Estimate which measures the average distance of the observed values from the regression line was 0.38209.

The ANOVA (Analysis of Variance) results provided further insight into the model's performance. The sum of squares due to the model (Regression) was 29.483 while the sum of squares due to error (Residual) was much higher at 14.593 leading to a total sum of squares of 44.076. The model had 1 degree of freedom while the residual had 100 degrees of freedom. The mean square for regression was calculated to be 29.483 and for the residuals it was 0.146. The F-statistic which tests the overall fit of the regression model was 202.03 indicating that the model is a good fit for the data. The significance level associated with the F-statistic was 0.000 which is less than the 0.05 threshold meaning that the regression model significantly explains the variance in Growth. The coefficients in the model were also examined. The unstandardized coefficient for the constant was 0.054 suggesting that when all predictors are zero, the predicted value of growth is 0.054. The coefficient for Entrepreneurial Market Drivers was 1.761, implying that a one unit increase in these entrepreneurial market drivers is associated with a 1.761 increase in Growth. However, the standard error for these coefficients 0.069 for the constant and 0.124 for the predictor. The standardized coefficient (Beta) for Entrepreneurial Market Drivers was 0.818 indicating a positive impact on Growth. The t-statistic for the constant was 0.772, with a significance level of 0.442, showing that the constant is significantly different from zero. However, the t-value for Entrepreneurial Market Drivers was 14.214, with a significance level of 0.000 indicating the coefficients revealed that the predictor variable, Entrepreneurial Market Drivers had a statistically significant positive effect on business growth.

Table 4: Regression Results for Entrepreneurial Market Drivers

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.818[a]	.669	.666	.38200

a. Predictors: (Constant), Entrepreneurial Market Drivers

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	29.483	1	29.483	202.03	.000[b]
	Residual	14.593	100	.146		
	Total	44.076	101			

a. Dependent Variable: Growth

b. Predictors: (Constant), Entrepreneurial Market Drivers

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	.054	.069		.772	.442
	Entrepreneurial Market Drivers	1.761	.124	.818	14.214	.000

a. Dependent Variable: Growth

The regression analysis suggests that Entrepreneurial Market Drivers have a positive and statistically insignificant impact on the growth of MSEs owned by physically challenged entrepreneurs. The model explains 66.9% of the variance in Growth, and the overall model is statistically significant (p = 0.000). Micro and small businesses (MSEs) rely on supplier's individuals and businesses for crucial components and inputs. The activities of the MSEs are significantly affected by changes or disruptions in the supplier environment. Supply shortages, interruptions or labor strikes can lead to reduced sales and erode customer goodwill. This is in line with Gregoire and Shepherd (2012) who noted that a business created to meet the new market opportunity is more likely to be successful than the one created out of a product idea that does not fit the market. Opportunities become apparent when entrepreneurs are able to link new supplies. MSEs should diversify their supplier base to ensure consistent customer satisfaction because relying on a single supplier carries significant risks (Kioria et al., 2025). MSEs owned by the physically challenged entrepreneurs can optimize their operations by adopting strategic purchasing policies that enhance bargaining power. The relationship between MSEs owned by the physically challenged entrepreneurs and suppliers often reflects a power dynamic where effective supplier management is critical. MSEs ought to concentrate on finding, assessing and choosing suppliers based on quality, dependability of delivery, terms of credit, guarantees, and cost effectiveness. A robust supplier environment enables MSEs owned by the physically challenged entrepreneurs to reduce supply costs while improving product quality thereby enhancing operational efficiency (Pusung et al., 2023).

The null hypothesis stating that there is no significant relationship between entrepreneurial market drivers and the growth of MSEs owned by the physically challenged entrepreneurs is rejected leading to the conclusion that entrepreneurial market drivers have a significant impact on Growth. The findings provide substantial statistical evidence to support the hypothesis that Entrepreneurial Market Drivers are a significant and strong predictor of Growth. The primary goal of MSEs owned by the physically challenged entrepreneurs is to generate profit by meeting consumer demands. Customers play a crucial role in the business because success depends on securing a customer base for their products or services. Consumer satisfaction directly drives product sales, necessitating close monitoring of customer markets. MSEs owned by the physically challenged entrepreneurs must cater to diverse market segments including consumer markets (individuals and households purchasing for personal use), business markets (manufacturers buying for production), reseller markets (entities purchasing for resale), government markets (agencies procuring for public services), and global markets (foreign buyers across various categories). Each market type has distinct characteristics requiring MSEs owned by the physically challenged entrepreneurs to analyze them carefully to tailor their businesses (Nasir et al., 2024.

The model demonstrates high explanatory power and statistical significance underscoring the critical role of market driven entrepreneurial strategies in fostering growth. The findings provide a lot of statistical support for the hypothesis that Entrepreneurial Market Drivers are a strong and significant growth predictor. Prior knowledge of customer needs influences the identification of market opportunities impacting both the quantity and quality of opportunities recognized and consequently, the profitability of MSEs (Fatonah & Haryanto, 2022).

The model demonstrates high explanatory power and statistical significance, underscoring the critical role of market driven entrepreneurial strategies in fostering growth. The model's high explanatory power and statistical significance highlight the critical role of market driven entrepreneurial strategies in fostering the growth of SMEs, particularly those led by physically challenged entrepreneurs (Kioria et al., 2025). MSEs' success depends on their ability to better satisfy customers' needs than their rivals. MSEs owned by the physically challenged entrepreneurs must position their goods or services in a favorable light in comparison to rivals in order to achieve this. The entry and exit of major competitors, the availability of alternatives and complements to existing goods or services and significant strategic shifts by current competitors are all important aspects of an entrepreneur's competitive landscape analysis. By identifying and capitalizing on market opportunities, MSEs owned by the physically challenged entrepreneurs can develop tailored business ideas that align with market demands. Businesses with misaligned product concepts are less likely to succeed than those with specific market needs. Opportunities often emerge when entrepreneurs effectively connect new supply sources to market demands (Voinea et al., 2019). The competitive environment presents ongoing challenges for MSEs owned by the physically challenged entrepreneurs as no organization enjoys a monopoly. Most competition stems from differentiated products or services offered by other businesses requiring MSEs owned by the physically challenged entrepreneurs to continuously innovate and adapt to maintain their market position (Kioria et al., 2025).

5. Discussion

The market landscape is characterized by a dynamic interplay of opportunities and challenges. While optimism about growth potential of MSEs the incidence of prevalent high competition and market saturation pose significant barriers that require strategic navigation. The findings underscore the importance of continuous market research in order to understand emerging entrepreneurial market dynamics. This is critical for identifying growth opportunities and mitigating risks thought government intervention measures. Further, the analysis highlights a complex and dynamic market landscape where perceptions of saturation vary among respondents. While many express optimisms about growth opportunities, a significant number recognizes high competition as a potential barrier. This duality of opinion suggests that MSEs owned by the physically challenged entrepreneurs must navigate their strategies carefully embracing innovation and expansion programs while also considering differentiation and niche targeting in saturated areas. Moreover, the strong emphasis on customer satisfaction indicates that effective relationship management is crucial for success. However, mixed opinions regarding purchasing preferences related to businesses run by persons with disabilities, the consistency of industry best practices and the fairness of competition reveal areas that may require further interrogation and intervention. Overall, the findings suggest that understanding entrepreneurial market drivers' dynamics and stakeholder perceptions is essential for MSEs owned by the physically challenged entrepreneurs aiming to thrive in this environment.

6. Recommendations

Conduct comprehensive market research and analysis to address the duality of opinions about growth opportunities and concerns about market saturation, MSEs owned by the physically challenged entrepreneurs should prioritize ongoing, in-depth market research to understand industry specific dynamics. Conducting thorough market research and analysis will help entrepreneurs navigate competition and saturation in various industries, enabling them to develop effective differentiation strategies. Emphasizing customer relationship management in training programs will also be beneficial, as strong customer satisfaction is critical for business success. In addition, there is need to leverage advanced market research tools, such as AI driven Analytics Platforms, to monitor real time trends, consumer behavior, and competitor strategies. MSEs owned by the physically challenged entrepreneurs will be able to identify emerging trends and opportunities and untapped niches as a result of this. According to a 2025 report by McKinsey & Company, MSEs owned by the physically challenged entrepreneurs that utilize data driven insights for market analysis are 23% more likely to outperform competitors in revenue growth (McKinsey & Company, 2025).

Develop differentiation and niche targeting strategies given the high competition noted by respondents, MSEs owned by the physically challenged entrepreneurs must focus on differentiation to stand out in saturated markets. Choose one-of-a-kind value propositions that target underserved demographics, such as eco conscious consumers or particular cultural groups or sustainable practices. According to a Harvard Business Review study published in 2025, businesses that cater to specific niche markets have higher rates of customer retention of 15-20% (Harvard Business Review, 2025). Conduct a SWOT analysis to identify strengths that can be leveraged for differentiation. Explore partnerships with local or specialized suppliers to create exclusive products or services.

Prioritize customer relationship management (CRM) with emphasis on customer satisfaction that underscores the need for robust CRM strategies to build loyalty and drive repeat business. Invest in CRM training programs for employees, focusing on personalized customer engagement, active listening and post purchase support. Implement CRM software to track customer interactions and preferences. A 2025 Salesforce report (2025) indicates that MSEMs with advanced CRM systems see a 30% increase in customer satisfaction scores and a 25% boost in sales conversions (Salesforce, 2025). Adopt platforms like Salesforce to streamline customer interactions. Train staff on empathy driven communication and incentivize exceptional customer service through performance metrics.

There is need to address inclusivity and perceptions of MSEs owned by the physically challenged entrepreneurs where mixed opinions regarding purchasing preferences for MSEs owned by the physically challenged entrepreneurs suggest a need for greater awareness and inclusivity initiatives. In order to build trust and appeal to consumers who are concerned about the environment, develop marketing campaigns that highlight the contributions of diverse business owners, including those who have disabilities. A 2025 study by Deloitte found that 80% of consumers prefer brands that demonstrate a commitment to diversity and inclusion, with 25% willing to pay a premium for such brands (Deloitte, 2025).

Finally, the Kenya Government, through policy decisions should devise special credit schemes and programs specifically designed for disability-oriented entrepreneurship. Access to fairly-priced business credit would bring this disadvantaged group of entrepreneurs at par with the other category of advantaged entrepreneurs.

Data Availability

The data that support the findings of this study are available at https://docs.google.com/spreadsheets/d/14FivcvtCxhtQPItmlnwtsgJpkLmaVhDrX81GUN5No/edit?usp=sharing

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Conflict of Interest

The authors of this manuscript declare that there is no conflict of interest pertaining to the contents presented in this research.

Author Contributions

Catherine Wangui Ndung’u: Conceptualization, Methodology, Software, Validation, Formal Analysis, Investigation, Resources, Data Curation, Writing – Original Draft, Writing – Review & Editing, Visualization, Project Administration.

Samson Nyanga'u Paul: Investigation, Methodology, Supervision.

Joseph K. Mung'atu: Investigation, Methodology, Supervision, Formal Analysis.

Disclosure of AI Use

AI tools were not used in the preparation of this manuscript.

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