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**HUMAN RESOURCE DISABILITY-INCLUSIVE PRACTICES AND THE  
EMPLOYMENT OF PERSONS WITH DISABILITIES BY COMMERCIAL  
BANKS IN KENYA**

**RACHAEL MUREHIA-KINGORI**

**MBA 73207/10**



**A RESEARCH THESIS SUBMITTED IN PARTIAL FULFILMENT OF THE  
REQUIREMENT OF THE MASTER OF BUSINESS ADMINISTRATION DEGREE  
OF STRATHMORE BUSINESS SCHOOL**

**JUNE, 2020**

## DECLARATION

### Students Declaration

I hereby declare that this research thesis is my original work and has not been presented for examination in any other university/college.

.....Signed (Student)

**Rachael Murehia-Kingori**

**MBA 73207/10**

Date.....

### Supervisor Approval

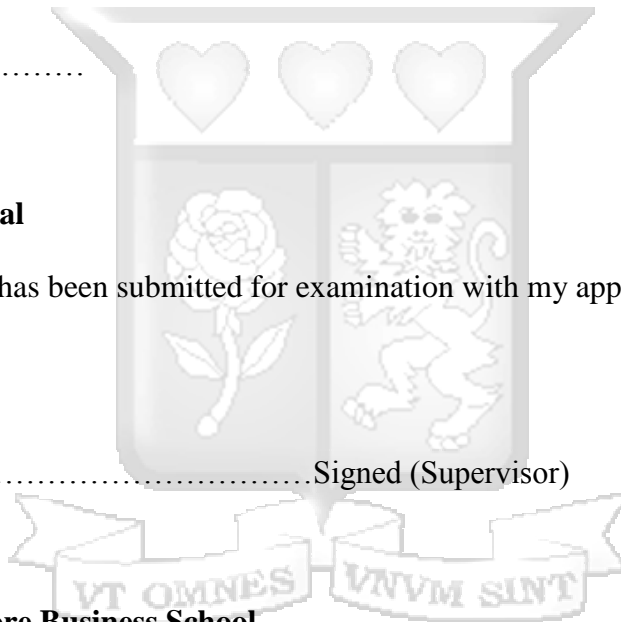
This research thesis has been submitted for examination with my approval as the university supervisor

.....Signed (Supervisor)

**Dr Stella Nyongesa**

**Lecturer, Strathmore Business School**

Date.....



## ABSTRACT

According to the World Health Organization, approximately 15% of the global population have some form of disability and are more likely to be unemployed compared to the general population. In Kenya, there is limited data on the number of persons with disabilities (PWDs) and like most developing countries PWDs experience low levels of employment and are more likely to be discriminated against getting paid employment. It is evident that Employers' policies and practices play a critical role in the hiring and retention of PWDs in the workplace. In line with the Sustainable Finance Initiative (SFI) whose goal is to entrench sustainable finance practices across the banking industry, Commercial Banks in Kenya are required to develop a Diversity and Inclusion policy, create enabling work environments that accommodate PWDs and are free from discrimination. However, it is not clear the nature of the effect of human resource (HR) policies and practices on the employment of PWDs. This study aimed to establish the effects of HR disability-inclusive practices in the employment of persons with disabilities within commercial banks in Kenya. The research was guided by four objectives: to establish the effect of inclusive recruitment practices on the employment of PWDs, to determine the effect of accommodation practices and the employment of PWDs, to determine the effect of social integration practices on the employment of PWDs, and to find out the effect of training practices on the employment of PWDs. The study was anchored on the Medical Model of disability, Social Model of Disability and the Resource Based Value Theory. The study employed a descriptive survey research design and a multistage sampling technique was used to select 88 respondents for the survey. Data was collected from HR professionals across Tier 1 and 2 commercial banks through the administration of structured questionnaires. Data analysis entailed the use of both descriptive and inferential statistics. For the descriptive analysis, the findings of the study were presented using appropriate tables and figures whereas for the inferential analysis, the Pearson correlation and regression analysis were used to establish the relationship between the dependent and the independent variables via the Statistical Package for Social Science (SPSS). The mean, median and standard deviation were used as measures of central tendencies and dispersion. The findings of the study were presented using appropriate tables and figures. The majority of the participants agreed that commercial banks had clear goals and targets of recruiting PWDs. The study established that training opportunities in commercial banks were availed to all employees on an equal basis, however there was little evidence on offering PWDs specific training programs. The study revealed that most commercial banks had an explicit policy concerning the recruitment, accommodation, promotion, and retention of PWDs. The study further established that training practices were the best predictors of employment, followed by recruitment practices while social integration and accommodation practices had insignificant positive relationships hence are areas for further research. To enable PWDs have access to job adverts, it is recommended that banks post their job adverts on disability-related publications and or disability-related websites like the National Council of Persons with Disability (NCPWD) Job Portal. Besides, each commercial bank is encouraged to have disability champion(s) whose role is to raise awareness, push for structures and policies that ensure full participation of PWDs in the workplace. In addition, facilitate the creation of employee resource groups for PWDs at the workplace and conduct beneficial PWDs specific training programs. The study contributes to existing theory by providing evidence to support the existence of a strong relationship between HR disability-inclusive practices and the employment of PWDs. The study was limited by the inability to collect data from some commercial banks due to information sharing policies that prohibited their participation resulting to a lower population. Further studies may address these limitations.

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## ABBREVIATIONS AND ACRONYMS

<b>ADA</b>	- Americans Disabilities Act
<b>ANOVA</b>	- Analysis of Variance
<b>CBK</b>	- Central Bank of Kenya
<b>CPRD</b>	- Convention on the Rights of Persons with Disabilities
<b>CSR</b>	- Corporate Social Responsibility
<b>EARN</b>	- Employer Assistance and Resource Network on Disability Inclusion
<b>ERGs</b>	- Employee Resource Groups
<b>HR</b>	- Human Resources
<b>ICF</b>	- The International Classification of Functioning
<b>ILO</b>	- International Labour Organization
<b>KBA</b>	- Kenya Bankers Association
<b>KIHBS</b>	- Kenya Integrated Household Budget Survey
<b>KNCHR</b>	- Kenya National Commission on Human Rights
<b>NCPWD</b>	- National Council Persons with Disability
<b>PWDs</b>	- Persons with disabilities
<b>RBV</b>	- Resource Based View Theory
<b>SDGs</b>	- Sustainable Development Goals
<b>SFI</b>	- Sustainable Finance Initiative
<b>SPPS</b>	- Statistical Package for Social Sciences
<b>UK</b>	- United Kingdom
<b>UNCRPD)</b>	- United Nations Convention on the Rights of Persons with Disabilities
<b>UNHRC</b>	- United Nations Human Rights Council
<b>USA</b>	- United States of America
<b>WHO</b>	- World Health Organization



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God Bless you all.



## DEDICATION

To my boys Eric, thank you for your continued support, Hawina the great leader, Abumayeng Chapati the King, and Thuku the great champion. May the almighty God make his face shine upon you and may your light always shine bright.



# CHAPTER ONE

## INTRODUCTION

### 1.1 Background of the Study

According to the International Labor Organization (ILO) (2014), there are an estimated one billion PWDs in the world, and 80% of these reside in developing countries. Furthermore, the ILO report indicates that globally, disabled person experiences a higher rate of unemployment than their non-disabled peers. Through ILO's advocacy on employing PWDs, employers across the world have recognized the benefits of inclusive employment; hence they have started protecting the rights of the disabled people. The ILO is committed to ensuring equality of opportunities for PWDs at workplaces. To achieve this, ILO advocates for the employment of PWDs, supports inclusive employers, and promotes disability-friendly environment (ILO, 2014).

The United Nations Convention on the Rights of Persons with Disabilities (CPRD) defines Persons with Disability (PWDs) as the individuals with long term mental, physical, and sensory impairments that leads to various aspects of discrimination in their day to day lives compared to those without disability (CRPD, 2006). The International Classification of Functioning (ICF) is the most acceptable model of defining disability. As per ICF, disability encompasses impairments, restrictions, and limitations that make PWDs deviate their behavior in comparison with what normal people do (WHO, 2001).

Disability inclusive practices are crucial because they have implications for recruitment and retention of PWDs (Hartnett, Stuart, Thurman, Loy, & Batiste, 2011). The employment of PWDs is critical as it boosts their morale and sense of worth, ensures financial empowerment, and psychological boost (Abdullah & Mey, 2011). According to Kulkarni and Valk (2010), PWDs who are in employment often shy away from demanding for their rights, hence Human Resources (HR) personnel get away with offering them ordinary services that do not meet their expectations.

Brault (2012) argues that persons with disabilities who are in active employment have a greater chance of experiencing poor terms of engagement, such as below average salaries, than their coworkers. Despite the labor laws protecting the rights of PWDs, their rate of participation in employment is lower compared to individuals without disability (Colella &

Bruyère, 2011; WHO, 2011). Employers biased views that the persons with disability are incapable of performing contribute to their low participation and underemployment.

In Kenya , the Persons with Disabilities Act of 2003 and the Employment Act of 2007 have provisions aimed at protecting people with disabilities against any form of discrimination at workplaces (Bauwens, Bernard, & Trublin, 2019). For instance, through the PWD Act, employers are entitled to claim 25% of an employee with disability's salary and 50% of direct costs of modifying or improving a facility to fit the required accommodation needs from their taxable income. Also, organizations employing people with disabilities are given first priority in procurements, and finally, PWDs are entitled to tax exemption on their salaries. Section 13 of PWD Act provides that the National Council of Persons with Disabilities (NCPWD) shall reserve 5% of casual and contractual positions in both government and private corporations for PWDs.

In Kenya, the National Council for Persons with disabilities (NCPWD) was established in 2003, and its primary role is to protect the rights of PWDs by ensuring that employers practice inclusivity and equality during recruitments (NCPWD, 2003). Moreover, NCWPD is in charge of registering persons with disabilities, and it also issues orders to make buildings user-friendly for PWDs. The Kenya Vision 2030 provides for the upgrading of the national development fund for PWDs for their social-economic prosperity. This fund is also meant to help the organizations supporting PWDs in different ways, such as capacity building and designing of disability-friendly establishments (Kenya Vision 2030, 2007). In this framework (Kenya Vision 2030), the issues that affect persons with disabilities are supposed to be solved through policies, programmes, and projects.

### **1.1.1 Human Resources (HR) Disability Inclusive Practices**

Disability inclusive practices entail the involvement of PWDs in the day to day activities as their counterparts without disability (Centre for Control Disease and Prevention (CDC), 2019). Inclusion encompasses removal of barriers that may adversely affect the full and equal participation of PWDs at their workplaces. Also, disability inclusive practices refers to company policies that focus on the inclusion of PWDs in business activities (Francois, Debra, Henrik, Jae, & Judith, 2010). According to Francois et al. (2010), some of these practices include regulations on no-discrimination of disabled persons, reasonable accommodation, and disability awareness webinars for co-workers.

Despite strong advocacy for the inclusion of the needs of persons with disabilities in national policies and programmes, PWDs continue to suffer employment-related and other forms of discrimination (Kassah, Kassah, & Agbota, 2014; Opoku, Mprah, Dogbe, Moitui, & Badu, 2017; Opoku, Mprah, Mckenzie, Sakah, & Badu, 2017). Mitra, Posarac, and Vick (2013) have established that disability is strongly linked with higher multidimensional poverty as well as lower educational outcome, higher unemployment rates and excessive medical expenditures.

The Convention of the Rights of Persons with Disabilities (CRPD) offers a framework that supports the implementation of the 2030 Agenda for Sustainable Development Goals (SDGs) to ensure that PWDs have equal access to opportunities. It also aims at ensuring that the barriers to inclusion such as attitudinal, physical, environmental and accessibility amongst others are eradicated. Key to note is SDG Goal 8 seeking to “Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all”. This amplifies the need for employing vulnerable people like PWDs and adapting practices that ensure the goal realized.

Workplaces with supportive HR employment practices are able to facilitate employment for PWD; hence attracting and retaining a talented workforce (Kaletta, Binks, & Robinson, 2012). By using external advisory resources, such as the EARN Inclusion @ Work Modules and Webinars, employers are likely to discuss inclusive cultures in their strategy meetings (Bonnacio, 2019). Organizations that are familiar with the best inclusive practices are more likely to include disability in their diversity statements. However, studies show that a quite number of companies exclude disability from their policy statements (Ball et al., 2005; Colella & Bruyère, 2011). Informing the stakeholders of these practices is vital because they highlight the values on which the institution is built.

This study focused on the following HR disability inclusive practices in the workplace that result in better employment and retention outcomes of PWDs namely; inclusive recruitment practices, accommodation practices, integration practices and training practices.

To begin with, inclusive recruitment practices for PWDs can be defined as conducting a hiring process that doesn't discriminate people with special needs (Bonaccio et al., 2019). Although hiring managers think that PWDs rarely apply for jobs, evidence shows that they

seek various positions and they should be considered for recruitment (Turcotte, 2014). Research indicates that less than 50% of employers include PWDs in their diversity statement, so they seldom consider them during the hiring process (Ball et al., 2005). An inclusive approach to employing PWDs starts at the recruitment stage, and therefore, recruiters should ensure that PWDs are not barred from applying for jobs (Bonaccio et al., 2019)

Second, accommodation practices refer to making changes in workplace to enable PWDs to do their work conveniently (Kurtessis et al., 2017). PWDs deserve suitable accommodation; however, quite a number of employers are unwilling to make workplace environment conducive for them (Schur et al., 2014). To enhance employability, employers should provide PWDs with the accommodation requests such as working from home and assistive technology (Jetha et al., 2016).

Third, social integration practices encompass recognizing and accepting PWDs at the workplace; for instance, giving them opportunity to participate in meetings and other activities (Vornholt et al., 2013). Employees with disabilities may opt not to work in a particular institution for so long if they perceive that the coworkers don't accept them. Moreover, PWDs can feel socially integrated at workplaces if co-workers are receptive and if managers discourage subtle discrimination against the disabled workers (Jones et al., 2016). A study by Kaye et al. (2011) indicated that coworkers' relationship with PWDs determined whether managers employed the workers with disabilities or not.

Finally, training practices refers to allowing PWDs to participate in internships and on-the-job training to enhance their employability (Henry et al., 2014). According to Erickson et al. (2014), training is critical to PWDs and lack of it can hinder their employability. Research shows that in order to enhance the employment of PWDs, recruitment managers should also be trained on legal issues regarding managing PWDs (Ebuenyi et al., 2018).

### **1.1.2 Employment**

The Kenyan Employment Act 2007, defines an "employee" to mean a person employed for wages or salary and includes an apprentice and an indentured learner; while an "employer" means any person, or public body or any firm, corporation or company, who or which has

entered into a contract of service to employ any individual, and includes the agent, foreman, manager or factor of such person, public body, firm, corporation or company.

According to Berg (2008) employment is more than a subject in economics, but a basic human need required to have a generally acceptable standard of living. Moreover, employment can be a source of self-esteem and identity while providing economic freedom. Employment provides a means of alleviating poverty and to that extent considered as a human right to work. Therefore, employment opportunities should be availed to all human beings without discrimination. (Filmer, 2008).

Increasing the participation of persons with disabilities in the labour market will therefore significantly reduce poverty among them and increase their social inclusion. Employment for persons with disabilities is thus an important step towards their empowerment, independence, and overall well-being. Since there is a high correlation between unemployment of persons with disabilities and poverty. The provision of employment to PWDs is expected to cause a reduction in poverty levels and increase their level of participation in society (Department for International Development, 2000). It is in this context that Article 27 of the CRPD (2006), that promotes, safeguards the right to work for persons with disabilities, free from discrimination and all-inclusive work environment. (CRPD, 2006).

### **1.1.3 Employment of Persons with Disabilities**

Wehman (2012) defines employment as the relationship that exist between two parties based on an agreement where work is compensated. The party that compensates is referred to as the employer and the one that receives the compensation is called the employee. A person with disabilities can be engaged in employment on either full time or part time basis with wages and benefits commensurate with those of co-employees in the same work environment (Colella & Bruyère, 2011). For the purpose of this study, the employment of PWDs was measured using the conceptualization of employer policies on employment of PWDs, employer perceptions and coworkers' attitude and stereotypes.

Employer policies are regarded as workplace factors that have crucial implications in the hiring and retention of PWDs (Erickson, von Schrader, Bruyère, & VanLooy, 2014). Research shows that employees with disabilities constitute a significant proportion of

underutilized labor pool (Schur et al., 2014). There is room therefore to tap into this pool and create more diverse teams at the work place. For an organization to succeed in employing PWDs, it must enact and implement policies concerning the employment of PWDs. These policies touch on recruitment, accommodation, and retention. However, research shows that only a few employers (less than 20%) implement policies regarding the employment of PWDs. Work environment with supportive employment policies are likely to support employment for PWDs; hence attracting and retaining a talented workforce (Kaletta, Binks, & Robinson, 2012). Organizations that are familiar with the best inclusive practices are more likely to include disability in their diversity statements (Bonaccio, 2019). However, studies show that a quite number of companies exclude disability from their policy statements (Ball et al., 2005; Colella & Bruyère, 2011).

Positive employer attitude not only enhances the recruitment of people with disabilities but also promotes their retention and advancement at their workplaces (Burke et al., 2013). However, a study by Pearson, Ip, Hui, & Yip (2003) revealed that employers with negative attitudes offered job interviews to person without disabilities and ignored those with disabilities. The majority of employers negatively perceive that people with mental disabilities are violent and less productive; hence they are hesitant to employ them (Ebuenyi, Guxens, Ombati, Bunders-Aelen, & Regeer, 2019).

In their study on employers attitude towards workers with disabilities, Ju, Roberts, and Zhang (2013) reported that although employers were positive towards PWDs, they had some reservations towards hiring employees with certain type of disabilities. Ju et al. further noted that the employers with positive perceptions were more willing to hire and retain PWDs.

A study by Nelissen, Hülsheger, van Ruitenbeek, and Zijlstra (2016) on how stereotypes relate to inclusive behavior towards people with disabilities, concluded that attitude towards the recruitment of PWDs and perceived work pressure significantly determined the employment of people with disabilities. Erickson et al. (2014) argue that stereotypes of coworkers are obstacles to employment of persons with disabilities and positive attitudes towards PWD leads to sustainable employment.

### 1.1.4 Commercial Banking Sector in Kenya

According to the Central Bank of Kenya (CBK 2019) there are 42 Commercial Banks in Kenya with a total of 1505 branches across the country and providing employment to 31,889 persons as at December 2018. The banks are classified into three peer groups of Large (Tier1), medium (Tier2) and small (Tier 3) using a weighted composite index. It is noteworthy that Tier 1 and 2 Banks control over 90% of the market share and provide over 80% employment opportunities in the Banking sector. as highlighted here below in Table 1.1.

<b>Table 1.1 Market Share Analysis of Commercial Banks in Kenya</b>						
<b>Group (Tier)</b>	<b>Combined Weighted Market share</b>	<b>No. of Banks</b>	<b>Total Net Assets, (Ksh. B)</b>	<b>Total Deposits, (Ksh. B)</b>	<b>Capital and Reserves (Ksh. B)</b>	<b>Profit Before Tax (Ksh.B)</b>
	Dec 18	Dec 18	Dec 18	Dec 18	Dec 18	Dec 18
Large	70.28	9	3,103	2,367	470	130
Medium	21.22	10	929	713	148	23
Small	8.5	21	377	277	60	-0.1
<b>Total*</b>	<b>100</b>	<b>40</b>	<b>4,409</b>	<b>3,358</b>	<b>678</b>	<b>153</b>
<i>* Charterhouse Bank Ltd. which is under Statutory Management, Imperial Bank Ltd. and Chase Bank (K) Ltd. Which are in Receivership have been excluded</i>						

Source: CBK

Commercial Banks in Kenya have invested heavily in technology shifting from the traditional banking model and channels to digital distribution channels and agency banking. Consequently, there is demand for a “new” type of employee who is technology savvy. The Kenya Banker Association (KBA) which is the umbrella body of commercial banks developed and implemented the Sustainable Finance Initiative (SFI), whose goal is to entrench Sustainable Finance practices across the industry guided by UNEP F1 Principles for Responsible banking. Banks are therefore required to adopt sustainable finance practices and report about their non-financial performance impacting on the social environment.

In addition, banks are required to develop a Diversity and Inclusion policy and to create an enabling work environment that accommodates PWDs which is free from discrimination. In light of these sustainability efforts, adoption of technology, the need for a more inclusive work place, and demand for employees that are Tec savvy. PWDs could represent an

important under-utilized labour pool for commercial Banks if the latter provide effective human resources policies and practices that promote inclusiveness.

In Kenya, Commercial Banks have achieved key milestones in their journey towards Financial Inclusion by leveraging on technology and in particular mobile banking due the success of the mobile money payments platform to provide innovative products. Research shows that 83% of the Kenyan population is now formally financially included as of July 2019 making Kenya a leader in the continent (FSD Kenya). What does this mean for the PWD population? Are Banks making deliberate efforts to ensure fair and equal access to financial services for this segment? Are they employing adaptive technology and making reasonable adjustments to source for new and diverse customers and employees? A sample of the top 5 Banks sustainability reports (SR) or Annual reports ABSA Bank Kenya PLC Integrated Report and Financial Statements, EGH-PLC-Integrated Report and Financial Statements, KCB-Sustainability-Report, Standard Chartered KE-Annual Report (2019). shows all the banks making references on their commitment to diversity and inclusion; however, they do not have any supporting metrics on the number of employees with disabilities with the exception of Cooperative Bank indicating 0.3% of their staff have disabilities Co-operative Bank (2018). That notwithstanding they are all engaged in corporate social responsibility initiatives that support persons with disabilities. This raises concerns about the authenticity of their diversity declarations in regard to employing PWDs or are they just good public relations exercises.

## **1.2 Problem Definition**

According to the World Health Organization (WHO) most people will experience some form of disability during their life span, hence making disability a part of one's life's journey. In addition, it is estimated that 15 percent of the world's population – over one billion people – live with some form of disability and these numbers are projected to increase due to the increased lifespan resulting to high aging population coupled by an rise in chronic lifestyle diseases.

Furthermore, Low and middle-income countries are greatly affected as they have higher prevalence rates of disabilities than high-income countries and they account for approximately 80% of persons living with disabilities (WHO, 2014).

Noteworthy is most countries in Africa are classified as Low and middle income, suggesting high levels of persons with disabilities in Africa. Most of these persons with disabilities do not have access to education and employment opportunities. As a result, they end up living in poverty and dire conditions. The Commission for Employment Equity Report (2019) states that in South Africa, it is estimated that only 1.3 %, 1.2% and 0.9 % of persons with disability are employed at senior management level, skilled level and semi-skilled level respectively. This suggests very low employment rates for PWDs.

In Kenya, data on persons with disabilities is available from the national census exercises and surveys. The government of Kenya conducted the 2007 Kenya National Survey for Persons with Disabilities. This survey aimed to gather data appertaining PWDs regarding their demographics, social-economic factors, types and causes of disabilities, frequency, and distribution of disabilities, and other factors that affect the wellbeing of PWDs. The information gathered was to provide information for planning, implementing, and creating benchmarks for evaluating milestones for the various interventions and programs implemented towards enhancing the participation and wellbeing of persons with disabilities. The key findings of the survey indicated that 4.6% of Kenyans had some form of disability with the leading cause of disability been disease (19%), then born with it (14%) accidents mainly road (12%) while over 20% did not know the cause of their disability. Concerning employment, approximately 33% of PWDs that were 15 years of age and above were self-employed in family-run businesses, while (16%) were employed, and 24% were not in employment. Also, PWDs residing in rural areas were less likely to access employment opportunities compared to their peers residing in urban areas. So far, the government has not undertaken similar studies, granted that the 2019 Census, the 2009 Census, and the 2015/16 Kenya Integrated Household Budget Survey (KIHBS) respectively found that 2.2 percent, 3.5 percent and 2.8 percent of the population in Kenya have some form of disability.

According to Kabare (2018), the 2019 census report gives the impression of a reduction of the number of persons with disabilities compared to the census of 2009, from 4.6 percent (1.7 million people) to 2.2 percent (0.9million people). However, the reduction could be attributed to the different data collection methodologies applied in the surveys. The disability prevalence rates are much lower than the world health organization's disability prevalence rate of 15%, implying that the numbers are most likely understated.

Furthermore, if the population grows at the projected rate of 2.9% per year then the prevalence rate of persons with disabilities is most likely to increase up to 3.5 million by the year 2030.

Compared to persons without disabilities, PWDs are twice less likely to participate in the employment market and are more likely to set up businesses or take up part-time jobs. Noteworthy is that a large percentage of the PWDs would prefer to be in employment (ILO, 2018). In Kenya, persons with disabilities are discriminated against in getting jobs and consequently, they form only 1% of the employed workforce (CRPD, 2016). As per the CRPD report, PWDs are unable to access employment opportunities due to lack of training and the stereotypes surrounding them. Opoku, Kwadwo, Dogbe, Moitui, and Badu (2017) conducted a study on access to employment in Kenya by PWDs and concluded that due to lack of employment opportunities, persons with disabilities will continue remaining poor unless the government reviews the policies affecting their employability.

Research shows that persons with disabilities are not given appropriate consideration when it comes to recruitment; for instance, the employment rate of PWDs is less than those without impairments (Erickson et al., 2014). In the US, only 34.9% of PWDs are employed compared to 76% of the people without disability, and the disparity keeps on widening with time (Kraus & Durham, 2015). Also, a similar trend is witnessed in quite a number of other industrialized countries. For instance, in Canada, only 49% of PWDs are in employment whereas 79% constitute those without disabilities (Turcotte, 2014). Therefore, these statistics suggest that a person with disability has little chance of getting a job compared to an individual without a disability. According to the United Nations Convention on the Rights of Persons with Disabilities (CRPD) (2016), every establishment must be constructed to conform to the accessibility standards, and discrimination against PWDs is prohibited.

Over 50% of PWDs surveyed in the 2015/16 KIHBS reported facing challenges and had limited access to participate in financial and income generating activities including employment. Also, evidence from the Kenya National Commission on Human Rights (KNCHR) suggests that many persons with disabilities are not well versed with laws that stipulate their rights, provide for equal participation and protect them discrimination

especially when it comes to access to health, education and employment (KNCHR, 2014). There is a paucity of studies on HR disability-inclusive practices and the employment of persons with disabilities in Kenya. Therefore, this study sought to add more insights into the nature of influence that HR practices have on the unequal employment rates of PWDs and suggest ways to bridge the gap.

### **1.3 Research Objectives**

This section explains the general and specific objectives of the study.

#### **1.3.1 General Objective**

The general objective of this study was to establish the effects of Human Resource disability inclusive practices and the employment of persons with disabilities by commercial banks in Kenya.

#### **1.3.2 Specific Objectives**

The following are the specific objectives of the study:

- i. To establish the effect of inclusive recruitment practices on the employment of persons with disabilities by commercial banks in Kenya.
- ii. To determine the effect of accommodation practices on the employment of persons with disabilities by commercial banks in Kenya.
- iii. To determine the effect of social integration practices on the employment of persons with disabilities by commercial banks in Kenya.
- iv. To find out the effect of training practices on the employment of persons with disabilities by commercial banks in Kenya.

### **1.4 Research Questions**

- i. What is the effect of inclusive recruitment practices on the employment of persons with disabilities by commercial banks in Kenya?
- ii. What is the effect of accommodation practices on the employment of persons with disabilities by commercial banks in Kenya?
- iii. What is the effect of social integration practices on the employment of persons with disabilities by commercial banks in Kenya?

- iv. What is the effect of training practices on the employment of persons with disabilities by commercial banks in Kenya?

### **1.5 Scope of the Study**

This study was confined to ‘disability inclusive practices in the employment of persons with disabilities by commercial banks in Kenya.’ The study was anchored on the theories of the medical model and social model of disability and diversity inclusion theory. In this research, data was collected using structured questionnaires from the HR professionals across Tier 1 and 2 commercial banks in Kenya. The study period was between March and June 2020.

### **1.6 Significance of the Study**

The study is crucial, as it is intended to benefit different stakeholders as highlighted below:

This study shall contribute to current literature regarding HR disability-inclusive practices and employment of persons with disabilities, hence benefiting the academia and future researchers undertaking similar studies.

The study findings shall provide managers with evidence on the nature of the relationship between HR inclusive practices and employment of PWDs thus enabling them to design policies and practices that will enhance the disability-inclusive practices at workplaces that result in an increase in the number of PWDs in employment.

The Kenya Bankers Association can be able to benchmark the progress made by its members (Banks) in the implementation of diversity policy with regards to disability in line with its Sustainable Finance Initiative.

The findings and recommendations from this research will be of assistance to the government and relevant authorities to evaluate the effectiveness and implementation of the legislation and policies with regards to the employment of persons with disabilities. In addition, the extent to which the banking industry has implemented HR disability-inclusive practices and statistics on the employment rates of PWDs shall be available for benchmarking.

## **CHAPTER TWO**

### **LITERATURE REVIEW**

#### **2.1 Introduction**

This chapter encompasses theoretical reviews, empirical review and conceptual framework for the study on the disability-inclusive practices and employment of persons with disabilities by commercial banks in Kenya. It starts off with the discussion of the theories and empirical studies that support the study, followed by the identified research gaps. Finally, the conceptual framework and operationalization of variables are represented.

#### **2.2 Theoretical Framework**

Three theories that underpin the study are discussed in summary in this section.

##### **2.2.1 Medical Model of Disability**

The model has its origins in the early 20th century which was marked by significant advances in the medical and science in the western world. The effects of the Second World War had far-reaching effects on the healthcare systems due to the high numbers of war casualties that required continuous medical treatment and increased number of medical pensioners due to injuries from the war. As a result, there was a need for systems and processes with clear criteria for eligibility for persons with disabilities in order to provide the requisite medical and or pension assistance. This need was the premise for the incubation of the medical model of disability. (Lamichhane, 2015)

The medical model traditionally defined disability as a medical condition or defect caused by a disease or an abnormality. Therefore, requiring a diagnosis and the person is defined by the condition, for example, blind or deaf which required medical intervention or improvement of the physical condition and possibly through rehabilitation (Olkin, 1999). According to the medical model, disability is regarded as an abnormal condition that should be avoided and if possible treated. This adverse perception of disability has led to doubtful medical treatments performed to PWDs like involuntary sterilization (Carlson, 2010).

Since, PWDs are not considered normal consequently negative terminology used such as ‘cripple’, ‘lame’ and retarded originates from the medical model (Creamer, 2009). This model’s approach is focused on the individual been different and from the ‘normal’ person hence ‘disability’ is a result of one been different and not a result of society. For example, if a person with a physical disability was unable to access building because of a lack of a ramp or due to stairs. The model would postulate it’s because of the physical disability and rather than the lack of a ramp.

Due to the primary focus on the individual and importance given to their diagnosis the medical model has resulted in some forms of discrimination, stereotyping, and labeling people based on their conditions. Another criticism of the medical model is that it suggests that disability is specific to an individual, whose is therefore required to be fixed or treated and disregards the conditions or environment that may significantly contribute to the persons disability (Kasser & Lytle 2005)

According to (Lamichhane, 2015) due to the great strides in technology and medical practices, the medical model has evolved. Conditions that would have been previously classified as disabilities are now considered ‘normal’ due to the medical interventions available that have contributed greatly to the quality of life for persons with disabilities. For example, wearing glasses is very common and not considered as a medical intervention for most people. In fact, some wearing glasses is deemed fashionable.

The theory applies to this study as it provides background on origins of the definition of disability with an emphasis on medical conditions and interventions that are required by persons with disabilities to overcome their challenges and be able to participate fully in society. Some aspects of the medical model are incorporated in HR disability inclusive practices as most banks provide medical cover for their employees whose scope includes treatments for various impairments for example provision eye glasses or clutches. At the same giving prescriptions on the work place ergonomics to avoid injuries and create healthy work environments like the use of orthopedic chairs and orthopedic appliances like shoes, clutches and other assistive devices.

### **2.2.2 Social Model of Disability**

The limitations of the medical model of disability resulted to the emergence of the social model of disability which has its origins from the Union for the Physically Impaired against Segregation (UPIA, 1976) that was advocating for a change in the approach of the definition disability from the medical and individual-based approach to perceived societal barriers that hinder the involvement of PWDs. Resulting in the development of the concept of the social model of disability Oliver (1990). According to Oliver and Barnes (2012), the social model of disability states that disability is not caused by a person's impairment or difference rather by the way society is organized and attitudes.

This model aims to address the elimination of barriers so that persons with disabilities can have a choice, participate independently and equally in society Oliver and Barnes (2012). This model acknowledges impairments and advocates for accommodations to be made so that persons with impairments can live independently and have equal access to life opportunities. For example, an individual or group of persons with visual impairment would want to read and discuss with their friends a book. They would do so easily if audio recordings were available during the initial publication hence have equal access as the others.

What might be called a "social model" of disability has been influential in shaping public policy on disability matters and the education of students with disabilities in the United Kingdom, many countries in Europe, and on the wider international stage, including the United States, during the last two decades (McKay, 2002; Lindsay, 2003; Keil, Miller, and Cobb, 2006; Kauffman and Hung, 2009; Anastasiou and Keller, 2011; Kauffman and Badar, forth-coming). The concept of disability portrayed in the social model is captured succinctly by key phrases such as "disability is wholly and exclusively social" (Oliver, 1996a, 35) and "a social theory of disability can best be developed through the use of the concept of oppression" (Abberley, 1987, 7).

The social model calls for recognizes that disability affects every aspect of our lives, not just our health. According to United Nations (2019b), there is need for disability to be addressed at every level in social, economic, and political spheres and it must become the first key consideration when drafting plans and making decisions. Everyday things should not be a barrier or even a special accommodation. Persons with disabilities have the right to

enjoy the same childhood as their non-disabled siblings and friends, to attend the local mainstream school, to use public services, like transport, and to take advantage of the same employment opportunities as everyone else.

There has been quite some critique of the social model key been that it emphasizes that disability should be addressed by the elimination of societal barriers and in a way overlooks the effect of individual impairments on their day to day life and the need for personalized interventions to address these impairments. Oliver (2013)

It is undeniable that in as much as the barrier(s) are removed, the impairment still exists with its effects. Therefore, there is a need for more varied and integrated models of disability that appreciates the effect of impairments on individual's whilst recognizing the role of the societal environment. Disability inclusive practices and policies are aimed at eliminating barriers and creating an equal playing ground for PWDs.

The model was found relevant for the study because it suggests that disability is not based on an individual's impairment but on societal barriers that hinder the involvement of PWDs in economic and social activities. The model acknowledges the impairments of PWDs and advocates for the elimination of the barriers in the social environment and physical barriers that restrict the full participation of persons with disability accommodation at the workplace as a way of enhancing their employment.

The medical and social models seem to complement each other by filling the missing gap that the other was lacking. These two models are the foundation for the development of other models of disability that adopt one or more perspective while others provide a blend.

### **2.2.3 The Resource Based View Theory (RBV)**

This theory postulates that the heterogeneity and immobility of a firm's resources help it to achieve a sustained competitive advantage (Barney, 1991). This theory emerged in the 1980s to 1990s from the contributions of the following authors Richard Makadok, Russ Coff, Stu Hart, Nicolai, Foss, Margaret Peteraf, Birger Wernerfelt and J.B. Barney who developed the theory's main principles, definitions, and features of resources. (Barney, Ketchen, and Wright, 2011).

According to Barney (1991), for a firm resource to contribute to sustained competitive advantage, it must be valuable, rare, imitable, and not substitutable. Research by Miethlich, Boris & Oldenburg, Anett (2019), suggests that organizations which manage to employ persons with disabilities are more likely to enjoy a competitive advantage in the longer term. Since they can tap into a unique and diverse pool of people as PWDs are considered valuable, rare, and hard to imitate. This is likely to result in diverse perspectives that positively impact the current and future markets by the creation or customization of product offerings that reach a wider customer audience and ultimately increase the bottom line.

Wernerfelt (1984) an early contributor to the theory noted that a company's resources encompass both tangible and intangible assets, such as skilled personnel, machinery, capital, information, knowledge, and good will. Firm resources are essential in helping the company to initiate and adopt strategies that enhance its effectiveness (Daft, 1983; Porter, 1981). An organization's resources are classified into four categories – physical capital resources, human resources, financial capital resources and organizational capital resources (Barney 1991).

Human capital resources entail the training, experience, relationships, intelligence, and knowledge of employees in a firm (Barney, 1991). An organization is considered to have a sustainable competitive advantage when its current strategies are unique resulting to better performance than its competitors. RBV focuses on the company's internal resources by recognizing capabilities and competences as means of achieving excellent performance. Peteraf (1993) observed that the superior factors of production are in limited supply and they usually make an organization unique.

Although RBV has been used across different disciplines, still there is lack of consensus on the definition of the term 'resources' (Kraaijenbrink, Spender, & Groen, 2010). RBV has been criticized that it falls short of managerial implications because it is silent on how managers should obtain and develop resources (Miller, 2003). Moreover, Fiol (2001) rejects the idea of sustained competitive advantage because organization resources continuously change; hence its competitiveness can also vary.

Despite the criticisms leveled against the RBV, evidence shows that various technological and managerial practices are crucial resources for achieving competitive advantage (Chae,

Olson, & Sheu, 2014). RBV theory was intended to help researchers understand why some firms are competitive over others (Barney, 1991).

The RBV model is crucial for this study because resource heterogeneity are prerequisites for effective employment practices and grounds for providing and organization sustained competitive advantage. The employment of PWDs can offer a competitive edge to an organization as they are a unique and diverse labour pool that bring out different insights to the ways of doing business while enhancing the organization brand image.

## **2.3 Empirical Literature Review**

This section discusses empirical literature that addresses the four key themes of this study with regards to HR disability inclusive practices and employment of persons with disabilities; Inclusive recruitment practices, accommodation practices, social integration practices, training practices.

### **2.3.1 Recruitment Practices and Employment of PWDs**

Kaye et al. (2011) sought to find out why employers don't hire and retain workers with disabilities in the USA. A novel approach was used and 463 questionnaires were administered to human resource professionals and a descriptive analysis approach was adopted. The study established that employers didn't hire PWDs because of insufficient knowledge on how to handle disability matters, the cost of providing accommodation and that they were of the view that it would be challenging to manage and discipline PWDs due to possible legal issues that may result in liability. However, the current study targeted employers who were considered non-compliant to the Americans Disabilities Act (ADA) and sought to reduce the social desirability bias by asking the respondents the questions referring to the other person. This current study targets all employers in Tier 1 and 2 in commercial banks and questions are directed to the respective HR managers.

Turcotte (2014) conducted a review of the relationship between PWDs and employment in Canada. The study was conducted on secondary data that was collected from Canada's National Household Survey (NHS) covering 10,506 respondents with disability against a sample of 69,176 respondents without disabilities. From the results, it was revealed that

PWDs were less likely to be employed even if they were older compared to those without disabilities. Their findings further revealed that education significantly reduced the differences between the employment of persons with mild disabilities and those without a disability. Whereas the present study focused on aspects that hindered PWDs from securing employment from the individual perspective like the levels of disability and education whereas this study sought to address HR disability-inclusive practices.

Another study by Ball et al. (2005) examined whether PWDs were included in the diversity policies of some companies in the USA. The study examined the companies' websites for evidence on the inclusion of PWDs in diversity-related initiatives. It was established that although many companies recognized PWDs, they didn't state their commitment regarding their recruitment and retention. Bonaccio et al. (2019) did a review on the participation of PWDs in the workplace across the employment cycle in the USA. This meta-analysis study established that PWDs are presumed to be less productive than employees without disabilities. The study also found that managers hesitated to recruit PWDs because they believed that they were prone to accidents; hence risking their businesses to safety problems.

Erickson et al. (2014) did a study on disability-inclusive employer practices and the hiring of individuals with disabilities. A survey method was used to collect data from 675 HR professionals who were members of the Society for Human Resource Management (SHRM) the USA working in the private sector. The study found out that the most commonly used practices were creating relationships with community-based organizations and including PWDs in diversity plans. Moreover, it was revealed that internships and senior management commitment towards PWDs had a great impact on the recruitment of PWDs. This study is similar to the current study as it focused on employer practices with regards to the employment of people with disabilities and measured their effectiveness. However, the current study sought to contextualize the study to employers in the banking sector in Kenya.

Ebuenyi et al. (2018) examined employers' perspectives on opportunities for improved employment of persons with mental disabilities in Kenya. They adopted a mixed method study design whereby questionnaires (n=158) and interviews(n=10) were administered and

data was analyzed with descriptive statistics and inferential statistics applied. It was revealed that only a few employers hired people with mental disabilities. Furthermore, the research unearthed that employees with mental illness were regarded to be violent and unproductive; hence employers were unwilling to recruit them. This study focused on one aspect of disability, mental illness whereas this present study attempts to address disability in general.

In many organizations, the hiring managers argue that they rarely see PWDs in their applicant pools (Kaye, Jans, & Jones, 2011). However, this is not true considering the prevalence rate of PWDs within the labor pool; for instance, 11% of workers in Canada have disabilities (Turcotte, 2014), and in the UK, 16% of the working force have impairments (UKGoV, 2014). Therefore, based on these statistics, the number of PWDs who apply for various jobs is more as opposed to what hiring managers opine.

Research shows that fewer than half of the employers include PWDs in their diversity statements; hence they rarely consider them during the recruitment processes (Ball, Monaco, Schmeling, Schartz, & Blanck, 2005). The adoption of an inclusive approach should start before the hiring stage (Bonaccio et al., 2019). Recruiters should ensure that their recruitment processes, such as online application portals and messages shouldn't deter PWDs from applying.

According to Hernandez et al. (2008), recruitment can be enhanced if the hiring managers stop being biased against employing PWDs by applying traditional recruitment methods and instead start partnering with community-based organizations that support this initiative. These agencies help to foster a sound employment relationship by helping PWDs with the accommodation process and solving of post-recruitment challenges. Although the services accorded by these agencies are free, the majority of the employers are unaware of their roles; hence they don't seek recruitment support from them (Domzal, Houtenville, & Sharma, 2008). In the US, services such as EARN address the recruitment concerns by providing employers with guidelines on how to practice inclusivity in employing PWDs.

### **2.3.2 Accommodation Practices and Employment of PWDs**

Gold et al. (2012) explored the perspectives of employers, employees with disabilities, and rehabilitation service providers on negotiating reasonable workplace accommodation. This study was conducted in the USA covering three different groups of employers (11), employees with disabilities (17), and rehabilitation service providers (11). The research was conducted through exploratory focus group discussions observing the set interview protocols. The data was collected and analyzed using the “Constant Comparative Method-of Grounded Theory” that is used in qualitative studies. The study found out that employees must present credible accommodation requests to the employer to improve the work environment demonstrating the derived benefits of the accommodation, but the cost of accommodation was still cited as a barrier by most employers to hiring PWDs. The study also found out that most employees with disabilities were unwilling to disclose their disabilities to their employers. They opined that employers and PWDs should manage accommodation requests appropriately by creating environments that all-inclusive, promote mutual trust to enhance job retention, and reduce cases of litigation. This study used a qualitative approach whereas the current study adopts a quantitative approach.

However, another study conducted (Schur et al. (2014) in the USA indicated that the perceived high cost of accommodation and concerns about non-acceptance of PWDs by co-workers were not realized as perceived. The study about providing accommodation requested by employees with and without disabilities. The research used a case study approach and dealt with eight companies covering over 5000 employees and 128 employees with disabilities. The study used surveys, interviews, and focus groups to collect data. It was revealed that PWDs were more likely to request for accommodation than those without disabilities. However, the type and costs of accommodations requested were similar for the two groups. According to Schur et al. (2014), accommodation is often requested by persons without disabilities, and the costs of accommodating workers with disabilities aren't different from those of accommodating those without disabilities. At the workplace, employees with disabilities are entitled to suitable accommodations, although employers are reluctant to grant such requests. For instance, a quite number of employees' request changes in work schedules, working from home, modifying the work environment, and using a different type of computer (Schur et al., 2014). Moreover, some studies indicate that flexible time is the most common accommodation sought by job seekers and those

already in employment (Till, Leonard, Yeung, & Nicholls, 2015). At the time of entry, employees may hesitate to request an accommodation for fear of getting a negative response due to the perceived high cost of accommodation (Jetha, Besen, & Smith, 2016). Research shows that accommodation is very vital to PWDs, and it can enhance job retention, reduce high turnover costs, and reduce litigation issues (Gold, Oire, Fabian, & Wewiorski, 2012).

According to the Kenya Disability Act 2003, reasonable accommodation for PWDs refers to assisting disabled workers or making changes in the workplace to enable them to do their jobs conveniently. Accommodation is very crucial, and it is a good gesture to employees that their organization values and cares about their wellbeing (Bonaccio et al., 2019). Signaling the company's support is not in vain because it can lead to an effective commitment from employees (Kurtessis et al., 2017).

According to various legislations around the world, it is illegal for an employer not to grant an accommodation request to a person with disabilities (Bonaccio et al., 2019). The majority of the managers are hesitant to give accommodation based on the perceived value of accommodating PWDs (Kaye, 2011). Although employers and workers with disabilities differ on the issue of accommodation costs, the provision of this service can help in enhanced job performance and decreased employee turnovers (Gold et al., 2012). Workplace accommodation can be possible if people with mental disabilities disclose their status after getting employed (Ebuenyi, van der Ham, Bunders-Aelen, & Regeer, 2018). However, if the employers have a negative perception about the condition, they may decline to accommodate PWDs (Nelissen, Vornholt, Van Ruitenbeek, Hülshager, & Uitdewilligen, 2014)

### **2.3.3 Social Integration Practices and Employment of PWDs**

A study by Vornholt et al. (2013) reviewed factors affecting the social acceptance of PWDs at work with a focus on the attitudes of co-workers, employers, and those of PWDs. The study used secondary sources of data and a total of 42 articles were selected for review resulting in three major themes. The study revealed workers without disabilities expressed stigmatization attitudes towards PWDs and this was a significant reason why employees with disabilities failed to work for some institutions for an extended period or worked for a

shorter period compared to those without disabilities. Moreover, the study revealed that employers had less expectation on the performance of workers with disabilities. It was found that the adjustment of PWDs was based on the organization's culture and how diverse and inclusive workplace practices are upheld by managers and coworkers (Vornholt, Uitdewilligen, & Nijhuis, 2013). This study was based on existing literature and focused on the influences of social acceptance practices to PWDs in employment however the present study aims to understand the concept of acceptance with regards to the employment of PWDs.

According to a study in Canada by Naraine and Lindsay (2011), in which a qualitative methodology was used by conducting semi-structured interviews to examine social integration practices in the workplace of 13 blind or low vision employees. The study revealed that visually-impaired persons found it challenging to navigate social venues, especially when there were obstacles on the floor. Also, networking barriers, such as difficulties to recognize someone's voice, affected their inclusion at the workplace a large number of the employees felt excluded particularly in instances whereby nonverbal gestures were used in meetings and social events. Naraine and Lindsay (2011), found out that at workplaces, PWDs were not recognized to give their views, especially in informal meetings. To enhance a climate of inclusion, coworkers must be receptive and considerate, and managers should ensure that PWDs do not experience subtle discrimination in any form (Jones et al., 2016). Coworkers and managers should ensure that their socialization with PWDs can create opportunities for social integration. This study was limited to employees that with visual impairment hence the results cannot be used or generalized for other groups, whereas the present study attempts to address integration across all spheres of disability.

Kulkarni and Lengnick-Hall (2011) conducted a qualitative study in India on the socialization practices of PWDs in the workplace. The study consisted of 31 respondents who had been recently hired and had no prior employment experience. Data was analyzed using parameters that were identified based on literature and descriptive analysis. It was revealed that supervisors and co-workers were instrumental in the socialization of PWDs at the workplace. Notably, supervisors in the workplace gave PWDs fewer opportunities to demonstrate and improve their performance. Moreover, the study established the presence of PWDs in an organization enhanced the social inclusion of the new hires with disabilities.

This study was conducted in India, focusing on the employee perspective on the contrary the present study was based in Kenya focusing on the employer's perspective.

When the PWD is posted at the workplace, supervisors must behave in a manner showing acceptance of this person to influence the coworkers' warm reception towards the PWD (Kulkarni & Lengnick-Hall, 2011). Coworkers can socialize with the new employee in different ways: cooperating with them, mentoring them, helping them with tasks, introducing them to colleagues, etc. Naraine and Lindsay (2011) opine that socialization encompasses meeting the needs of PWD at the workplace.

According to EARN's recommendation; one way to enhance socialization is through the creation of employee resource groups. These groups bring excellent business results in terms of increased retention, commitment to job, enhanced performance, and training non-group members. William A. Erickson, Schrader, et al. (2014) established that resource groups led to the disclosure of some invisible disabilities. However, some PWD may hesitate to join these groups if they feel that they will result in their stigmatization. Although a quite number of organizations employ PWD as part of their corporate social responsibility (CSR), this may suggest that their employment is based primarily on disabilities but not their ability.

The adjustment of PWDs is based on the organization's culture and how diversity and inclusive workplace practices are upheld by managers and coworkers (Vornholt, Uitdewilligen, & Nijhuis, 2013). Disabled employees fail to work for some institutions for an extended period due to a lack of acceptance from the non-disabled coworkers (Vornholt et al., 2013).

According to Naraine and Lindsay (2011), at workplaces, PWDs are not recognized to give their views, especially in informal meetings. In order to enhance a climate of inclusion, coworkers must be receptive and considerate, and managers should ensure that PWDs do not experience subtle discrimination in any form (Jones et al., 2016). Coworkers and managers should ensure that their socialization with PWDs can create opportunities for social integration.

According to Kulkarni and Lengnick-Hall (2014), integrating PWDs into an organization is essential because these individuals have positive feelings and commitment towards their

employers than those without disabilities; hence this can be beneficial to the company if these feelings are transferred to other coworkers. Kaye et al. (2011) noted that managers were concerned about the response of coworkers towards PWD, and this concern determined the decision they made regarding employing whether to employ them or not. Moreover, HR specialists are concerned that PWD will disrupt the team since the coworkers will perceive accommodation as unjust (Gold et al., 2012). In some countries, managers aren't supposed to disclose the accommodation of PWD to coworkers (Alecia M. Santuzzi, Waltz, Finkelstein, & Rupp, 2014). The acceptance of PWD at workplaces is based on the behaviors of coworkers, the conduct of PWD, and the characteristics of the organizations (Vornholt et al., 2018). According to Vornholt et al., acceptance of PWD at work makes them experience a positive self-esteem and general life contentment.

#### **2.3.4 Training Practices and Employment of PWDs**

Kaye et al. (2011) surveyed the HR workforce on why employers hire and retain workers with disabilities. The study revealed that PWDs can be more productive if they are allowed to participate as trainers or participants in the training. It was recommended that organizations should train their managers and HR professionals on legal matters and problem-solving strategies to enable them to hire and retain PWDs at their workplace.

Henry et al. (2014) conducted a qualitative study in Massachusetts USA to establish employer-recommended strategies to increase opportunities for PWDs. They used purposive sampling to select 74 participants for the study and conducted focus groups. The data was analyzed thematically using the constant comparative method. From the results, employers supported the establishment of a business-to-business network and enhanced coordination among the disability employment system to enhance the employability of PWDs. It was further revealed that training and internship played a crucial role in preparing workers for the job market and are one of the viable approaches to achieving the employment of persons with disabilities. The study recommended that more organizations should enact policies to recruit PWDs, especially after completing internships. This study used focus groups to collect information from employers from a wide array of industries whereas the current study attempts to provide insights into the banking industry through the use of questionnaires. In a research by Erickson et al. (2014) on employers' practices and

policies, the majority (80.6%) of the respondents indicated that didn't include persons with disabilities in their internship programs.

In a research by Ramachandra et al. (2017) on factors influencing employment and employability for PWDs in Hyderabad, South India whereby 200 participants including employers and employees with disability in the Information and Technology sector participated via completion of a semi-structured questionnaire. Descriptive, thematic and inferential statistics were applied in the data analysis. The data was analyzed using descriptive, thematic, and inferential analysis. The findings indicated unavailability of training opportunities as one of the key barriers to the employment of PWDs. The study all revealed that most of the employees with disabilities (75%) that their organizations had made reasonable accommodations to make their workplaces more accessible however some were of the view that they were not well trained on how to operate the facilities hence not accruing the full benefits. From this, it is evident there is a need to conduct trainings specific to PWDs particularly with regards to accommodation practices and use of any system or assistive devices. This study focused on both employer and employees with a disability perspective on the barriers to the employment of PWDs and made a comparison on both. However, the present study focused on the employer perspective on specific HR practices effect on the employment of PWDs.

In a study by Ebuanyi et al. (2018) on employers' perspectives for persons with mental disabilities in Kenya, less than 25% of employers are conversant with the legal framework regarding employing persons with disabilities. Moreover, the majority of these employers are not aware of the tax rebates available to them. The availability of policies, such as tax rebates or subsidies, make employers enhance their inclusive employment practices.

## **2.4 Research Gaps**

Studies by Erickson et al. (2014) although similar to the current study, have shown that employer policies influence the employment of persons with disabilities. This study was conducted across HR professionals from a range of industries across the USA which is a developed market. The experience of a prospective employer for persons with disability or a PWD in the USA is likely to vary with one in Kenya. There is also limited research on the effects of HR disability-inclusive practices on the employment of persons with disabilities. Hence, this study was done from a Kenyan context. In addition, whereas this study was

done on range on industries the present study focused on the commercial banks in Kenya. There are limited studies on disability and employment in the banking industry.

Literature by Turcotte (2014) showed the relationship between and PWDs characteristics like levels of disability and education and the effect on their employability. It's imperative to understand the employer's characteristics with regard to the employment of persons with disabilities.

A study by Vornholt et al. (2013) used articles which are secondary sources of data to review factors affecting the social acceptance of PWDs at work. This approach may not fully address questions specific to different stakeholders. Hence, there is a need for further studies using primary data and questions may be customized to suit the audience.

According to Kulkarni and Gopakumar (2014), integrating PWDs into an organization is essential because these individuals have positive feelings and commitment towards their employers than those without disabilities. However, more often with a PWD, the disability aspect becomes the core of their identity and other characteristics are in the periphery. This provides an opportunity for further study on the individuals attributes identity outside the disability.

According to the International Labor Organization (ILO2014), there are an estimated one billion PWDs in the world. In Kenya, there is limited data on the population of PWDs or data on the employment of PWDs. A summary of knowledge gaps is highlighted in Table 2.1.

**Table 2.1 Summary of Knowledge Gaps**

<b>Authors</b>	<b>Objectives of the Study</b>	<b>Findings</b>	<b>Gaps</b>
Jans et al. (2012)	To establish the views of successfully employed persons with disabilities on disclosure, interviewing, and job search	Sometimes, employees with disabilities conceal their conditions until when the accommodation needs are necessarily.	This study was limited to PWD employees' view on disclosure practices. Hence the need for a broader scope. This study extended the scope of the HR practices for review.

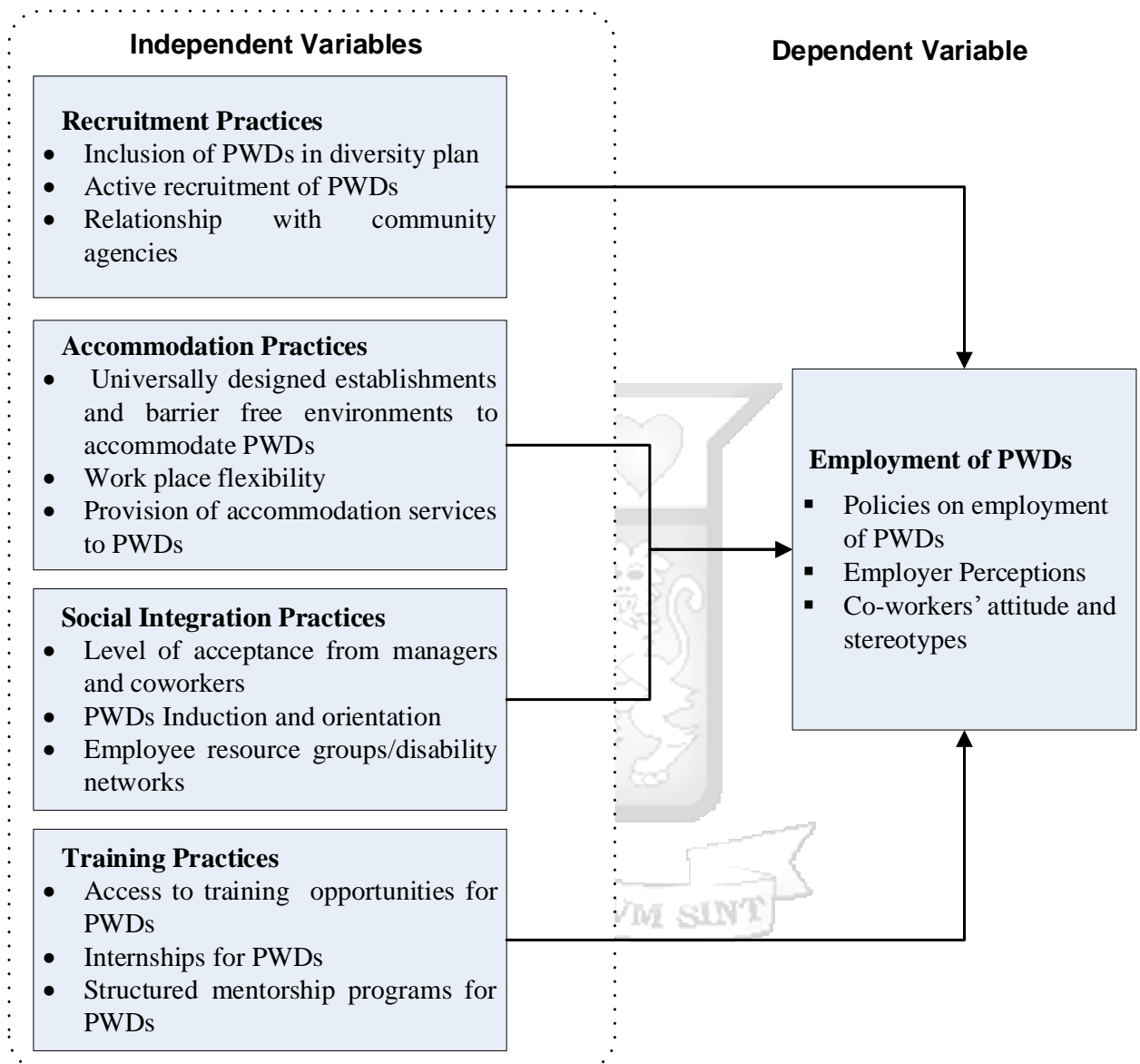
Bonaccio et al. (2019)	To review employers' concerns about people with disabilities	The study found out that the majority of employers' harbor concerns that PWDs need unrealistic accommodation, and their performance is poor.	The study was not empirical, and its findings can't be inferred to any particular population. This study is specific to commercial banks in Kenya hence study can be generalized to Banks.
Vornholt et al. (2018)	To review literature on the factors affecting the acceptance of persons with disability at work places.	They found out that the acceptance of PWD at workplaces is based on the behaviors of coworkers, the conduct of PWD, and the characteristics of the organizations.	The study used articles which are secondary sources of data to review factors affecting the social acceptance of PWDs at work. Hence, need for data that meets the objective of the study.
Gold et al. (2012)	To find out the perspectives of employers, employees with disabilities, and rehabilitation service providers in negotiating reasonable work place accommodation	Work place accommodation can enhance employee performance and reduce the rate staff turn-over.	The study dealt with a few focus groups (seven); hence it can only offer modest generalization. This study covered the majority of the banking sector Tier 1 and 2.
Erickson et al. (2014)	To determine what disability-inclusive policies and practices employers have in place and examine the relationship between these practices and the actual recruitment and hiring of persons with disabilities	9 of the 10 specific recruitment and hiring practices/policies examined in this study were found to significantly increase the likelihood of hiring individuals with disabilities.	This study was conducted across HR professionals in various industries the USA whereas the present study aimed to contextualize the study to the banking industry in Kenya.
Ebuenyi et al. (2018)	To examine employers' perspectives for persons with mental disabilities in Kenya	A quite number of employers perceive that persons with disabilities are violent and less productive	This study examined employers' perspectives for PWDs in the context of mental disabilities. Hence the need to examine other perspectives of disability.

**Source: Researcher (2020)**

## 2.5 Conceptual Framework

Figure 2.1 shows a conceptual framework regarding disability-inclusive practices and employment of persons with disabilities by commercial banks in Kenya. The independent variables include recruitment practices, accommodation practices, integration practices, and training practices. The dependent variable is the employment of persons with disabilities.

**Figure 2. 1 Conceptual Framework**



Source: Researcher 2020

## 2.6 Operationalization of Variables

Table 2.2 shows how the variables have been operationalized in this study.

**Table 2.2 Operationalization of Variables**

Variable	Operational Indicators	Measurement Scale	Type of Analysis	Supporting Literature	Data required in the question
<b>Recruitment Practices</b> <i>(Independent Variable)</i>	<ul style="list-style-type: none"> <li>▪ Inclusion of PWDs in diversity plan</li> <li>▪ Active recruitment of PWDs</li> <li>▪ Relationship with community agencies</li> </ul>	Likert scale where; 1=Strongly Disagree 2=Disagree 3=Neutral 4=Agree 5=Strongly Agree	Descriptive and inferential statistics	<p>Kaye, H. S., Jans, L. H., &amp; Jones, E. C. (2011).</p> <p>Erickson, William A., Schrader, S. von, Bruyère, S. M., VanLooy, S. A., &amp; Matteson, D. S. (2014).</p> <p>Turcotte, M. (2014).</p>	<ul style="list-style-type: none"> <li>▪ Are there job adverts, diversity-oriented and do they encourage persons with disabilities (PWDs) to apply?</li> <li>▪ Does the company have goals and targets for recruiting persons with disabilities?</li> <li>▪ Do they conduct training on disability awareness, etiquette and ways of reducing bias/stereotyping for all interview panelists?</li> <li>▪ Do they post job adverts through different channels and formats which are accessible to potential persons with disabilities candidates?</li> <li>▪ Have they partnered with community-based organizations that promote the employment of PWDs</li> </ul>
<b>Accommodation Practices</b> <i>(Independent Variable)</i>	<ul style="list-style-type: none"> <li>▪ Universally designed establishments and barrier free environments to accommodate PWDs</li> <li>▪ Work place flexibility</li> <li>▪ Provision of accommodation services to PWDs</li> </ul>	Likert scale where; 1=Strongly Disagree 2=Disagree 3=Neutral 4=Agree 5=Strongly Agree	Descriptive and inferential statistics	<p>Schur, L., Nishii, L., Adya, M., Kruse, D., Bruyère, S. M., &amp; Blanck, P. (2014).</p> <p>Gold, P. B., Oire, S. N., Fabian, E. S., &amp; Wewiorski, N. J. (2012).</p>	<ul style="list-style-type: none"> <li>▪ Have they designed their establishments to accommodate PWDs</li> <li>▪ What workplace flexibility services do they have.</li> <li>▪ What accommodation practices do they have in place</li> <li>▪ Have the companies made use of the government incentives of modifying or improving a facility to fit the required accommodation needs</li> <li>▪ Have the companies leveraged on technology to improve the well-being of persons with disabilities at the workplace</li> </ul>

Variable	Operational Indicators	Measurement Scale	Type of Analysis	Supporting Literature	Data required in the question
<b>Integration Practices</b> <i>(Independent Variable)</i>	<ul style="list-style-type: none"> <li>▪ Level of acceptance from managers and coworkers</li> <li>▪ PWDs Induction and orientation</li> <li>▪ Employee resource groups/disability networks</li> </ul>	Likert scale where; 1=Strongly Disagree 2=Disagree 3=Neutral 4=Agree 5=Strongly Agree	Descriptive and inferential statistics	<p>Vornholt, K., Uitdewilligen, S., &amp; Nijhuis, F. J. N. (2013).</p> <p>Naraine, M. D., &amp; Lindsay, P. H. (2011).</p> <p>Kulkarni, M., &amp; Lengnick-Hall, M. L. (2011).</p>	<ul style="list-style-type: none"> <li>▪ What integration practices do they have in place.</li> <li>▪ Have managers and co-workers been trained to accept PWDs.</li> <li>▪ Do the companies provide induction and orientation programs for all employees including PWDs</li> <li>▪ Do the companies have disability focused networks and or employee resource groups (ERG) for PWDs</li> </ul>
<b>Training Practices</b> <i>(Independent Variable)</i>	<ul style="list-style-type: none"> <li>▪ Access to training opportunities for PWDs</li> <li>▪ Internships for PWDs</li> <li>▪ Structured mentorship programs for PWDs</li> </ul>	Likert scale where; 1=Strongly Disagree 2=Disagree 3=Neutral 4=Agree 5=Strongly Agree	Descriptive and inferential statistics	<p>Henry, A. D., Petkauskos, K., Stanislawzyk, J., &amp; Vogt, J. (2014).</p> <p>Ramachandra, S. S., Murthy, G., Shamanna, B. R., Allagh, K. P., Pant, H. B., &amp; John, N. (2017).</p>	<ul style="list-style-type: none"> <li>▪ What training opportunities do they have for PWDs.</li> <li>▪ What internship programmes exist</li> <li>▪ Do the companies provide training interventions PWDs</li> <li>▪ Do the companies provide mentorship programs to PWDs</li> </ul>
<b>Employment of Persons with Disabilities</b> <i>(Independent Variable)</i>	<ul style="list-style-type: none"> <li>▪ Policies on employment of PWDs</li> <li>▪ Employer Perceptions</li> <li>▪ Co-workers' attitude and stereotypes</li> </ul>	Likert scale where; 1=Strongly Disagree 2=Disagree 3=Neutral 4=Agree 5=Strongly Agree	Descriptive and inferential statistics	<p>Ju, S., Roberts, E., &amp; Zhang, D. (2013).</p> <p>Nelissen, P. T. J. H., Hülshager, U. R., van Ruitenbeek, G. M. C., &amp; Zijlstra, F. R. H. (2016).</p> <p>Erickson, William A., Schrader, S. von, Bruyère, S. M., VanLooy, S. A., &amp; Matteson, D. S. (2014).</p>	<ul style="list-style-type: none"> <li>▪ What policies exist with regards to employment of PWDs</li> <li>▪ What are the employer Perceptions and attitudes towards PWDs</li> <li>▪ What are the co-worker's attitudes towards PWDs</li> </ul>

Source: Researcher 2020

## 2.7 Chapter Summary

In this chapter, the details of the two theories; medical and social models anchoring the study are explained. In addition, empirical studies testing the relationship between HR disability Inclusive practices and the employment of persons with disabilities have been discussed. This led to the knowledge gap been discovered and forming the basis for the conceptual framework. The chapter wound up with indicating the operationalization of the independent and dependent variables.



## **CHAPTER THREE**

### **RESEARCH METHODOLOGY**

#### **3.1 Introduction**

This section highlights the approaches that were used to collect and analyze data. It entails research design, study population, sample size, data collection, piloting, data analysis methods and ethical consideration.

#### **3.2 Research Design**

Cooper and Schindler (2006), define research design as a strategy and procedure for collecting and analyzing data. Research design is an elaborate plan aimed at collecting data and answering research questions in an empirical research project (Bhattacharjee, 2012). According to Bhattacharjee, Research design must involve at least three processes – data collection, instrument development, and sampling procedures.

This study adopted a descriptive research design approach. According to Sekaran and Bougie (2016), a descriptive research accurately explains the attributes and relationship of the various variables been studied in their current state.

The descriptive approach was selected due to study's aim to establish the describe the relationship between human resource disability inclusive practices and the employment of persons with disabilities by commercial banks in Kenya. Moreover, this research adopted a sample survey approach to collect data from the various participants.

#### **3.3 Target Population**

The target population entailed (88) HR managers as they were are best suited to have good understanding of the organizations HR policies and practices from tier one and tier two commercial banks. Managers were drawn from each of bank's four key HR departments – resourcing, learning and development, compensation and benefits, and employees and labor relations. According to CBK (2019), there are 18 tier one and tier two commercial banks in Kenya; and the selection of the number of respondents was based on the size of the bank in terms of size with tier I targeting 6 and tier II 4 respondents from each respectively.

### 3.4 Sample Design

A minimum sample size of 68 respondents was calculated using a 90% confidence interval, plus or minus 10% level of precision and 50% the estimated percentage of response rate.

To calculate the standard error, we divide the confidence interval by 1.65. In this case the standard error is  $10/1.65 = 6.06$

$$N = \frac{P(100\% - P)}{(SE)^2}$$

With  $P = 50\%$  and  $SE=2.55$ , we get:

$$N = \frac{50 (100 - 50)}{(6.06)^2} = \frac{2500}{36.7} = 68.1 = 68$$

The sample size determination provides a sample size of 68, however to cater to non-response and non-cooperation (Israel 1992) recommends 30% is added to the sample size therefore the study targeted 88 respondents.

The selection of respondents was through a multistage sampling technique. The first stage involved the selection of banks. The second stage was the selection of staff in the chosen bank's department. This was be done through purposeful sampling technique to allocate the required sample size to the selected banks according to their individual staff strength (men and women). The key respondents were HR managers from each bank in the key HR departments namely learning and development manager, employee and Labor relations manager, resourcing manager, and HR Business Partner.

### 3.5 Data Collection

The study used structured questionnaires to collect data from HR professionals across the 18 Tier 1 and 2 banks in Kenya targeting 88 respondents to achieve the desired sample size. The researcher got the details and contacts of the respective HR professionals through own

networks, referrals and LinkedIn social network. The researcher shared the study details via email and telephone. Respondents were invited to participate via email and for some the questionnaire was attached for ease of reference. Data was collected online via survey monkey whereby the participation information sheet and consent form were availed.

### **3.6 Research Quality**

#### **3.6.1 Piloting**

To determine the validity and reliability of the research questionnaire a preliminary survey was conducted prior to the actual collection of data. The pilot study comprised of some participants (10% of the sample size, that were selected from the overall study population).

The participants (8) were from 2 banks and these participants did not participate in the main study. Based on the findings from piloting, the questionnaire was edited to correct its ambiguity. A pilot sample size of 10% of the main study is appropriate for piloting, especially when the subjects have homogenous characteristics. (Mugenda & Mugenda 2003)

#### **3.6.2 Validity**

Validity is an important measure that shows the degree to which the findings of the research instrument represent the subject being researched (Kothari, 2004). Validity refers to the degree to which a measure represents the underlying construct it is intended to measure (Bhattacharjee, 2012). The researcher ensured that the scale items in the questionnaire matched the content of the constructs they were trying to measure.

#### **3.6.3 Reliability**

Reliability refers to the extent to which the measure of a construct is consistent over time (Bhattacharjee, 2012). Reliability was measured using two approaches – test-retest reliability.

### 3.6.3.1 Test-Retest Reliability

Test-retest reliability refers to the capacity of the research questionnaire to provide constant results after repeated administrations. with a test-retest coefficient derived from the correlation of the different scores. The higher the test-retest reliability coefficient is, the more reliable the test scores. (Sekaran & Bougie, 2016). For this study the Cronbach's alpha reliability test was performed to measure the internal consistency, which is, how closely related a set of items are as a group among the five variables. According to Asikhia (2009) a reliability cut off point Cronbach value of 0.6 and above is considered to be an acceptable measure of reliability consistency. The results showed that Cronbach's alpha is above 0.6 in all five variables, which indicates an acceptable internal consistency for our variables scales. (Table 3.1).

**Table 3.1 Test-Retest Reliability**

<b>Variables</b>	<b>Cronbach's Alpha</b>	<b>Mean</b>	<b>Variance</b>	<b>Std. Deviation</b>	<b>N of Items</b>
Recruitment Practices	0.65	20.63	14.14	3.76	6
Accommodation Practices	0.76	25.30	20.11	4.49	7
Social Integration Practices	0.78	27.28	13.64	3.69	7
Training Practices	0.68	25.62	12.19	3.49	7
Employment Practices	0.71	30.21	19.31	4.39	8

### 3.7 Data Analysis

Both data entry and analysis were done via using the Statistical Packages of Social Sciences (SPSS). The study used descriptive statistics to explain the characteristics of the variables. Kothari (2004) opines that descriptive statistics are appropriate in summarizing the research data. Inferential analysis was done through correlation and regression. Spearman's correlation was used to test the strength and direction of the relationship between the independent variables and dependent variables. Regression was used to establish the statistical significance of the relationship through the regression model.

#### Regression Model

$$Y = \beta + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \epsilon_i,$$

Where:

Y = Employment of PWDs

X<sub>1</sub> = Recruitment practices

X<sub>3</sub> = Integration practices

X<sub>2</sub> = Accommodation practices

X<sub>4</sub> = Training practices

$\epsilon_i$  = random errors.

### **3.8 Ethical Considerations**

The researcher sought authorization from Strathmore University to collect data. In addition, obtained an ethical clearance from the Strathmore University Ethics Committee and permit to conduct the study from Kenyan National Commission for Science, Technology and Innovation (NACOSTI). Before the administration of questionnaires, further consent was obtained from the participants.

The researcher explained to participants the purpose of the study, provided clarification, and responded to any queries as appertaining the study or instrument used. Also, participants were assured of confidentiality and affirmed that the research was conducted exclusively for academic purposes. In this study, the researcher avoided plagiarism by writing uniquely and citing appropriately the information that was borrowed from other authors.

## CHAPTER FOUR

### DATA ANALYSIS, RESULTS AND DISCUSSIONS

#### 4.1 Introduction

This chapter presents data analysis, results, and discussion of study findings on human resource disability – inclusive practices and the employment of persons with disabilities by commercial banks in Kenya. The data collected was analyzed via Statistical Package for Social Science (SPSS) and presented using pictorial representation by using frequency tables, graphs and charts.

#### 4.2 Response Rate

Data collection was done through the administration of questionnaires and out of the targeted 88 respondents 42 completed and returned the questionnaires, giving a response rate of 47.7% (Table 4.1). 9 questionnaires were partially completed. For the unreturned questionnaires (37), the participants may have had limited time or feared sharing data due to confidentiality issues and restrictions by information sharing policies. According to Bernard (2006), for online-administered surveys, a response rate of 36% and above is acceptable.

**Table 4.1 Response Rate**

Response	Frequency	Percent
Returned Questionnaires	42	47.7
Incomplete Questionnaires	9	10.23
Unreturned Questionnaires	37	42.05
<b>Total</b>	<b>88</b>	<b>100</b>

**Source: Primary Data (2020)**

#### 4.3 Social Demographic Characteristics

This section highlights the demographic characteristics from the respondents regarding their gender, age group, department, years worked, highest level of education, and bank tier. The findings of each of these are reported next.

### 4.3.1 Frequency and Percentage of Respondents by Gender

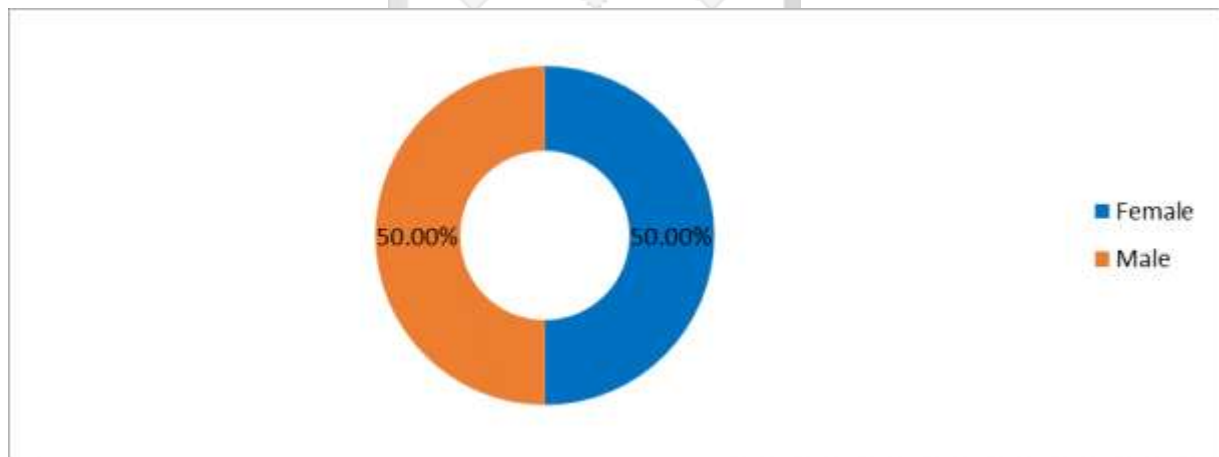
The results in in Figure 4.1 and Table 4.2 shows that HR managers sampled were female (50%) and male (50%).

**Table 4.2 Gender of the Respondents**

Gender	Frequency (n=42)	Percent (%)
Male	21	50.0
Female	21	50.0

Source: Primary Data (2020)

**Figure 4. 1 Genders of the Respondents**



Source: Primary Data (2020)

The results in Figure 4.1 suggests equal gender representation in the HR departments across the banks with 50.0% representation in both male and female genders.

### 4.3.2 Age of the Respondents

Regarding the age of the respondents, the study revealed that the majority 27 (64.3%) were in the age group 36 to 45 (Figure 4.2). This implies that most of the employees at HR department were adults who were past the youth age limit in Kenya and had good work experience. Age bracket 26 to 35 constituted of 10 (23.8%); meaning that these were youthful human resource managers in commercial banks. The study also revealed that

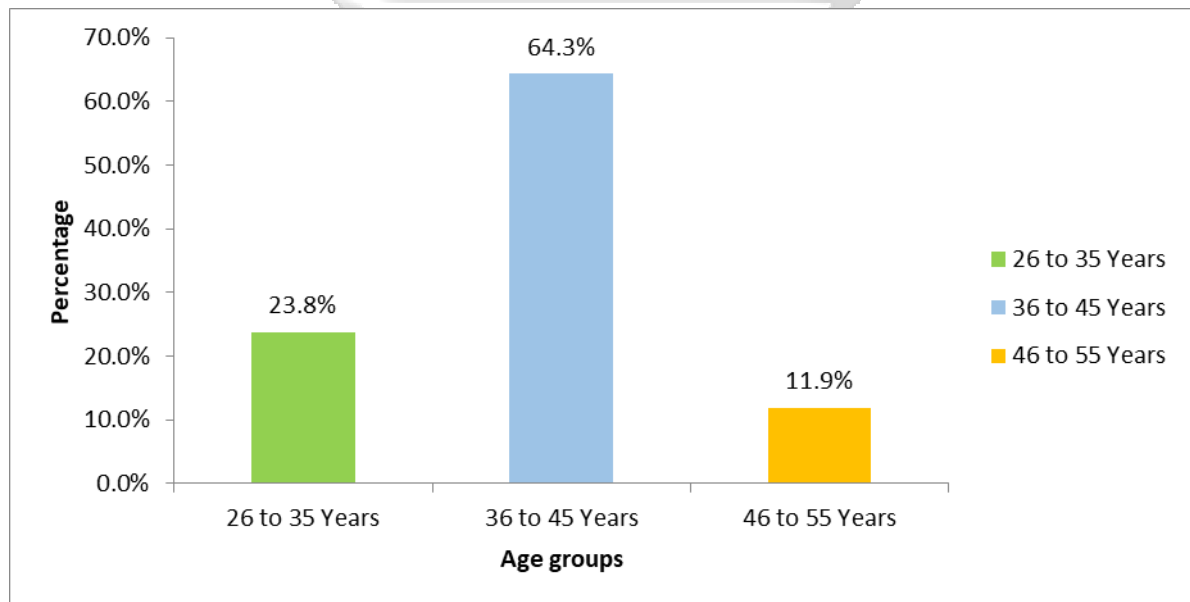
fewer HR managers 11.9% in the age bracket of 46 to 55 years. This category represented more mature and experienced adults working at the HR department.

**Table 4.3 Age of the Respondents**

Age (years)	Frequency (n=42)	Percent (%)
26 to 35	10	23.8
36 to 45	27	64.3
46 to 55	5	11.9

Source: Primary Data (2020)

**Figure 4. 2 Age of the Respondents**



Source: Primary Data (2020)

### 4.3.3 HR Departments

From the findings, the majority 19(45.2%) of the human resources officers were in the HR Business Partner role which is a HR generalist role whose responsibilities cut across all HR departments; 23.8% were in the training; 9.5% were in employee relations; and 9.5% were in HR resourcing (Table 4.4). 11.9% were in other departments.

**Table 4. 4 HR Departments**

Department	Frequency (n=42)	Percent (%)
Employee and labor relations	4	9.5
Learning and development/training	10	23.8
HR Business Partner	19	45.2
HR resourcing	4	9.5
Others	5	11.9

Source: Primary Data (2020)

#### 4.3.4 Number of Years Worked

The study found out that the majority of the respondents 17 (40.4%) had worked for 6-10 years, 13 (31.0%) for 1-5 years and 10(23.8%) for 11-15 years (Table 4.5). The findings suggest that most of the HR professionals had vast experience in running their respective departments and had most likely worked in more than 2 departments.

**Table 4.5 Number of Years Worked**

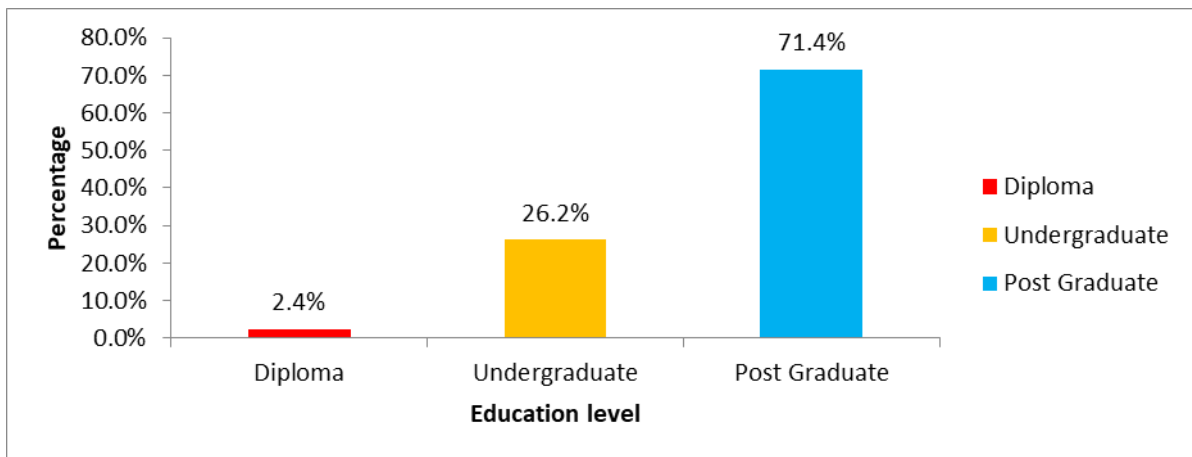
Numbers of years	Frequency (n=42)	Percent (%)
Less than one year	1	2.4
1-5 years	13	31.0
6-10 years	17	40.4
11-15 years	10	23.8
More than 15 years	1	2.4

Source: Primary Data (2020)

#### 4.3.5 Highest Education Level

The results further revealed that 30(71.4%) of the of the respondents had post-graduate qualifications, 11(26.2%) were undergraduates, and 1(2.4%) were diploma holders (Figure 4.3). These findings indicate that HR managers possess high levels of academic qualification in line with their professional body requirements.

**Figure 4. 3 Highest Level of Education**

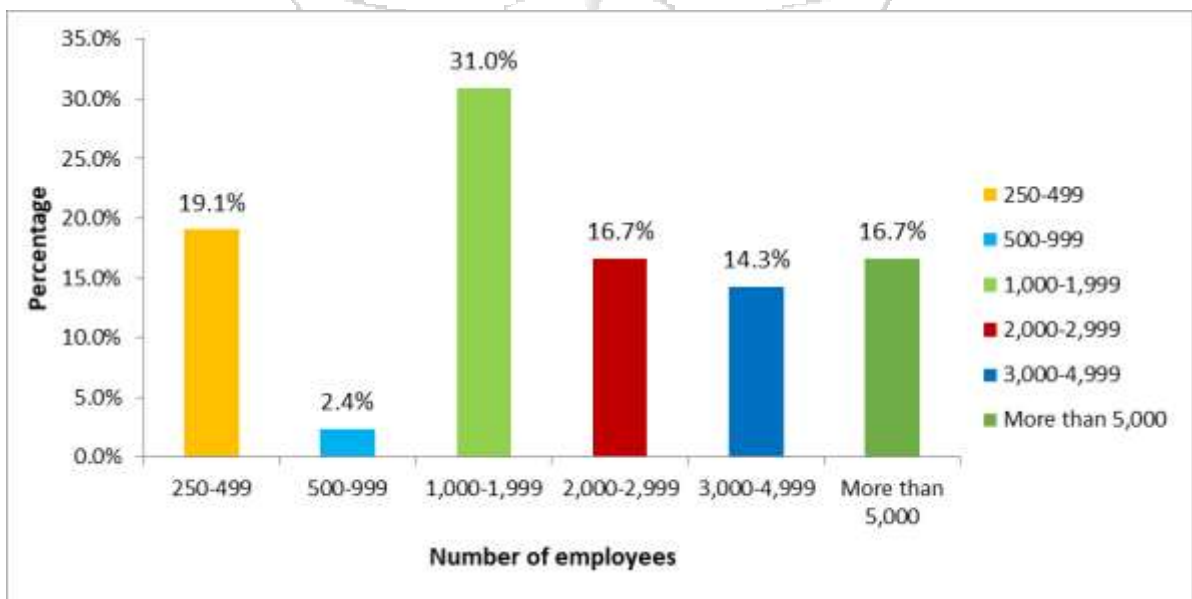


Source: Primary Data (2020)

#### 4.3.6 Total Number of Employees in Permanent and Contract Terms

From the results, the majority 13(31.0%) of the respondents indicated that they had 1000-1999 employees; 8(19.1%) had 250-499 employees, 6(14.3%) had 3000-4999 workers, and (16.7%) had 2000 to 2999 employees, similar to those who had more than 5000 staff (Figure 4.4).

**Figure 4. 4 Number of Employees in Banks**



Source: Primary Data (2020)

#### 4.3.7 Presence of Employees with Disabilities in Banks

The study sought to know whether PWDs were employed by commercial banks in Kenya. From the results, all sampled respondents (100%) showed that PWDs were employed by their companies.

#### 4.3.8 Number of Employees with Disabilities

From the findings, the majority 26(61.9%) of the respondents indicated PWDs constituted less than 1% of their employees; 7(16.7%) reported that PWDs accounted for 1-2% of their total number of employees; 7.1% reported that PWDs constituted 4-5% of their workforce, and 2.4% said that PWDs formed 2-3% of their workers (Table 4.9). Section 13 of PWD Act provides that the National Council of Persons with Disabilities (NCPWD) shall reserve 5% of casual and contractual positions in public and private sectors for PWDs. The findings indicate that Banks have a long way to achieve the desired 5% and are not utilizing the labour pool of persons with disabilities.

**Table 4. 6 Number of Employees with Disabilities**

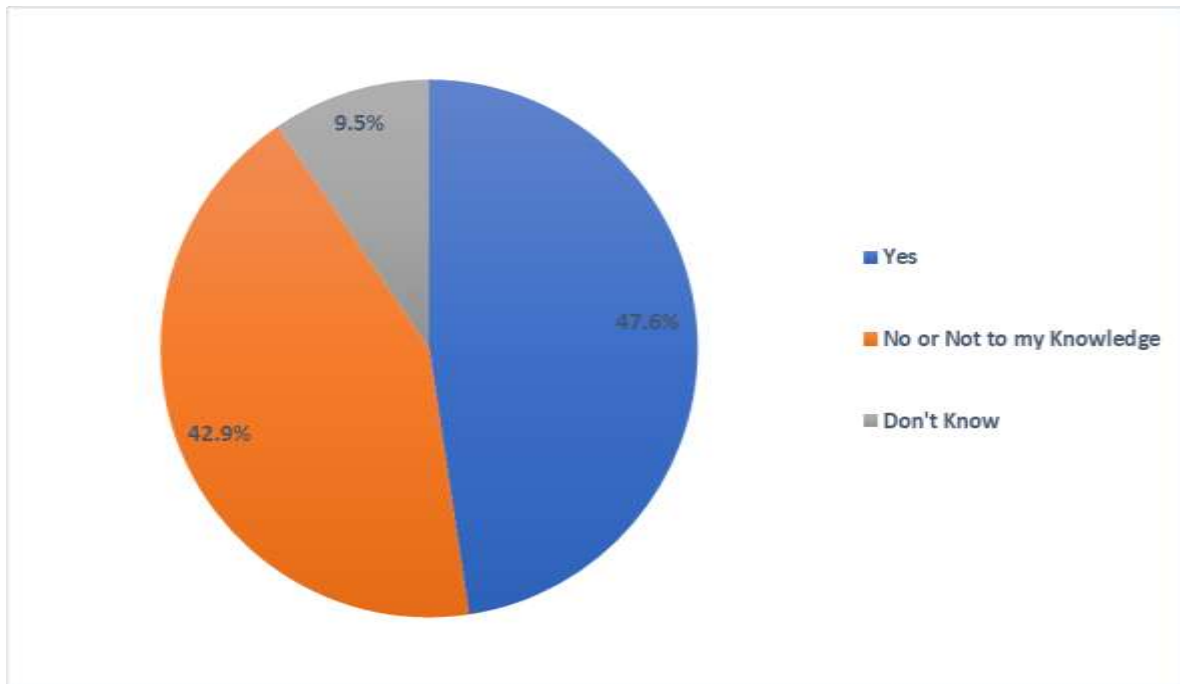
Number of Employees with Disabilities	Frequency (n=42)	Percent (%)
Less than 1%	26	61.9
1-2%	7	16.7
2-3%	1	2.4
4-5%	3	7.1
Not sure	4	9.5
I don't know	1	2.4

Source: Primary Data (2020)

#### 4.3.9 Whether PWDs Had Been Hired in the Past Twelve Months

The study wanted to establish whether banks had hired PWDs for the past twelve months. The majority of respondents had no information if PWDs had been hired or not, 42.86% and 9.52%. 47.62% of the participants were aware that PWDs had been hired within the past 12 months. (Figure 4.5). This suggests that Banks may not be having metrics that monitor recruitment of PWDs and if they do the information is not cascaded to all departments.

**Figure 4. 5 Whether PWDs Had Been Hired in the Past Twelve Months**



Source: Primary Data (2020)

#### 4.3.10 Proportion of PWDs Hired Past Twelve Months

From the study, 13(65%) of the respondents indicated that PWDs formed less than 1% of the new hires and 7(35%) reported PWDs constituted 1-5% of the new hires (Table 4.11). This finding reveals a low hiring rate of PWDs compared to those without disabilities in banks with most having recruited less than 1% of their new hires in the past twelve months. Therefore, these banks are unlikely to achieve the desired 5% reserved positions of PWDs as per the Kenya Disability Act 2003.

**Table 4.7 Proportion of PWDs Hired in the Past Twelve Months**

Proportion	Frequency (n=42)	Percent (%)
Less than 1% of new hires	13	65.0
1-5% of new hires	7	35.0
Missing	22	

Source: Primary Data (2020)

#### 4.4 Human Resource Disability-Inclusive Practices

The study sought to establish the extent of agreement from the respondents in regard to the effect of human resource disability-inclusive practices and employment of PWDs by commercial banks in Kenya.

##### 4.4.1 Recruitment Practices

Several statements were posed to the participants concerning PWDs recruitment practices by commercial banks in Kenya. The researcher asked the respondents to select the extent of their agreement with each item by using a scale of 1-5 where 1=strongly disagree, 2=disagree, 3=neutral, 4=agree, and 5=strongly agree (Table 4.12).

From the findings (Table 4.12), the respondents agreed with a (median=4) that their job advertisements encouraged PWDs to apply for jobs. Also, the participants agreed median=4 that interview panelists were trained on disability awareness, etiquette and ways of reducing bias/stereotyping during interviews. On posting of jobs, the participants agreed (median=4) that job vacancies were posted through different channels and formats.

Regarding banks' goals for recruiting PWDs, the participants agreed to the statement (median=4) that their employers had targets of recruiting PWDs. However, the respondents disagreed (median=2) that they posted jobs in disability related publications or disability related websites. Concerning partnering with organizations, the participant were neutral (median=3) on matters that their companies partnered with NGOs to promote the employment of PWDs.

**Table 4. 8 Recruitment Practices**

Recruitment practices	Median	Mean	Std. Dev
In our job advertisements, we always send a positive signal that we are diversity-oriented and encourage persons with disabilities (PWDs) to apply.	4	3.7	1.1
Our company has clear goals and targets for recruiting PWDs	4	3.8	1.0
All our interview panelists are trained on disability awareness, etiquette and ways of reducing bias/stereotyping during interviews.	4	3.6	1.1
Our job vacancies are posted through different channels and formats which are accessible to potential persons with disabilities candidates.	4	3.5	1.1

We post jobs in disability related publications and or disability related websites like the National Council Persons with Disability Job Portal.	2	2.5	0.8
Our company partners with community-based organizations/ disabled based organizations /Non-profit organizations promote the employment of persons with disabilities.	3	3.5	1.1
<b>Total</b>	<b>3.5</b>	<b>3.4</b>	<b>0.8</b>

#### 4.4.2 Accommodation Practices

Participants were presented with several statements concerning PWDs accommodation practices by commercial banks in Kenya. The researcher asked the respondents to select the extent of their agreement with each item by using a scale of 1-5 where 1=strongly disagree, 2=disagree, 3=neutral, 4=agree, and 5=strongly agree (Table 4.13).

Table 4.13 shows that, the participants agreed (median=4) that their establishments were universally accessible and had been designed to accommodate PWDs. Regarding the utilization of the government incentives, respondents were neutral (median=3) that their companies made use of the government incentives of 50% reimbursement of direct costs to modifying or improving a facility to fit the required accommodation needs.

Regarding the flexibility of work, the participants agreed (median=4) that their company provided flexible work schedules for all employees including persons with disability. On PWDs' leave, the respondents agreed (median=4) to the statement that their organizations had a return to work policy for the sick and disabled employees and they were allowed to exceed the maximum duration of medical leave as an accommodation.

The participants agreed (median=4) that their organizations always encouraged employees to disclose their disabilities so that they may provide them with appropriate accommodation. Moreover, the respondents were neutral (median=3) on matters that they often provided accommodation to all employees because they believed that it was beneficial to the organization in terms of employee morale and job satisfaction

Similarly, the participants were neutral (median=3) that their company had leveraged on technology, such as assistive listening devices and specialized software, to improve the well-being of persons with disabilities at the workplace.

**Table 4. 9 Accommodation Practices**

<b>Accommodation Practices</b>	<b>Median</b>	<b>Mean</b>	<b>Std. Dev</b>
Our establishments are universally accessible and have been designed to accommodate persons with disabilities (Entrances/exits, parking lots, workstations, corridors, washrooms, restaurant, meeting rooms)	4	3.8	1.1
Our company makes use of the government incentives of 50% reimbursement of direct costs to modifying or improving a facility to fit the required accommodation needs.	3	3.2	1.1
Our company provides flexible work schedules for all employees including persons with disability.	4	3.9	0.9
Our organization has a return to work policy for the sick and disabled employees and they are allowed to exceed the maximum duration of medical leave as an accommodation.	4	3.7	1.0
We always encourage employees to disclose their disabilities so that we may provide them with appropriate accommodation.	4	3.9	0.8
We often provide accommodation to all employees because we believe that it is beneficial to the organization in terms of employee morale and job satisfaction	3	3.4	0.9
Our company has leveraged on technology to improve the well-being of persons with disabilities at the workplace. (For example, assistive listening devices, specialized software and or customized hardware)	3	3.2	1.0
<b>Total</b>	<b>4</b>	<b>3.6</b>	<b>1.0</b>

#### 4.4.3 Social Integration Practices

The respondents were asked to select the extent of their agreement with items regarding social integration practices by using a scale of 1-5 where 1=strongly disagree, 2=disagree, 3=neutral, 4=agree, and 5=strongly agree (Table 4.14).

Results from (Table 4.7) reveals that, the respondents agreed (median=4) that the employees without disabilities were receptive to persons with disabilities. Also, the participants agreed (median=4) that head of departments readily accepted PWDs in their teams.

Regarding training, the respondents agreed (median=4) that they trained their employees on disability awareness and accepting PWDs. On induction, the participants strongly agreed

(median=5) that their companies provided orientation programs for PWDs. Moreover, the respondents agreed (median=4) that their companies allowed PWDs to attend meetings and give their views.

However, the participants were neutral (median=3) about their companies having a disability focused network for PWDs. Finally, the respondents were of the agreement (median=4) that their company had a champion for PWDs.

**Table 4. 10 Social Integration Practices**

<b>Social Integration Practices</b>	<b>Median</b>	<b>Mean</b>	<b>Std. Dev</b>
Our employees without disabilities are receptive to persons with disabilities	4	4.4	0.5
Our head of departments readily accept persons with disabilities in their teams and encourage other co-workers to support them	4	4.2	0.6
We always train our managers and co-workers on disability awareness, etiquette and acceptance of persons with disabilities	4	3.7	0.9
Our company provides induction and orientation programs for all employees including those with disability	5	4.5	0.6
Our company ensures that meetings and agenda items are accessible to all and persons with disabilities are encouraged to give their views during meetings.	4	4.2	0.7
Our company has a disability focused network and or an employee resource group (ERG) for persons with disabilities	3	2.8	0.9
Our company has a leader/Champion for persons with disability.	3.5	3.3	1.1
<b>Total</b>	<b>4</b>	<b>3.9</b>	<b>0.8</b>

#### 4.4.4 Training Practices

The participants were asked to select the extent of their agreement with items regarding training practices by using a scale of 1-5 where 1=strongly disagree, 2=disagree, 3=neutral, 4=agree, and 5=strongly agree (Table 4.15).

Table 4.15 shows that, the respondents had a strong agreement (median=5) that all training opportunities were made available to all employees on an equal basis including those with disabilities. However, the participants had mixed opinions (median=3) that they often conducted specific training programs for persons with disabilities.

Regarding training of employees, the participants were of the agreement (median=4) that their companies always provided internships for persons with disabilities. Similarly, they

agreed (median=4) that their organizations always gave consideration to employ interns after completion of their internship or studies.

In terms of career planning, the participants had mixed opinion (median=3) that their company provided customized career planning and development tools for employees with disabilities. This was also the case (median=3) among respondents about their company providing employees with disabilities support through providing a structured mentorship program. Lastly, the respondents were able to agree (median=4) that all their HR managers were trained on the legal framework regarding employment persons with disabilities.

**Table 4. 11 Training Practices**

<b>Training Practices</b>	<b>Median</b>	<b>Mean</b>	<b>Std. Dev</b>
All training opportunities are made available to all employees on an equal basis including those with disabilities.	5	4.6	0.6
We often conduct specific training programs for persons with disabilities	3	2.9	1.0
Our company always provides internships for persons with disabilities	4	3.9	0.9
We always give consideration to employ interns after completion of their internship or studies	4	3.9	0.7
Our company provides customized career planning and development tools for employees with disabilities	3	3.3	0.8
Our company provides employees with disabilities support by providing a structured mentorship program.	3	3.3	0.8
All our HR managers are trained on the legal framework regarding employment persons with disabilities	4	3.7	0.9
<b>Total</b>	<b>4</b>	<b>3.7</b>	<b>0.8</b>

#### **4.4.5 Employment Practices**

The respondents were asked to select the extent of their agreement with items regarding employability practices by using a scale of 1-5 where 1=strongly disagree, 2=disagree, 3=neutral, 4=agree, and 5=strongly agree (Table 4.16).

From the findings (Table 4.16), the respondents were not able to agree or disagree (median=3) that their company had an explicit policy concerning the recruitment, accommodation, promotion and retention of persons with disability. However, the respondents disagreed (median=2.5) that their company had reserved positions for persons with disabilities.

Regarding the hiring of PWDs, the participants agreed (median=4) that their companies' top managements demonstrated visible and strong commitments to the recruitment of persons with disability. However, they were neutral (median=3) in matters that persons with disability occupied positions from entry level positions to top leadership positions.

Participants agreed (median=4) that the nature of the work at their companies cannot be effectively performed by PWDs. With a strong agreement (median=5) that their HR departments were of the view that most persons with disabilities may not have all requisite competencies, skills or be as productive as persons without disability

On management, the participants agreed that (median=4) that their supervisors would be uncomfortable overseeing persons with disabilities and may not know how to discipline, evaluate and handle any grievance raised. In addition, they strongly agreed (median=5) that employees without disabilities felt that persons with disability were not dependent, sickly and require assistance most of the time. Finally, the HR professionals strongly agreed (median=5) that HR is of the view that most persons with disabilities have all requisite competencies, skills or be as productive as persons without disability

**Table 4. 12 Employment Practices**

<b>Employment practices</b>	<b>Median</b>	<b>Mean</b>	<b>Std. Dev</b>
Our company has an explicit policy concerning the recruitment, accommodation, promotion and retention of persons with disability	3	3.5	1.1
Our company has reserved positions for persons with disabilities	2.5	2.7	1.0
The company's top management demonstrates a visible and strong commitment to the recruitment and hiring of persons with disability	4	3.6	0.8
In our company persons with disability occupy positions from entry level positions to top leadership positions	3	3.3	0.9
The nature of the work at our company cannot be effectively performed by a person with a disability	4	4.1	0.9
HR is of the view that most persons with disabilities may not have all requisite competencies, skills or be as productive as persons without disability	5	4.2	1.1
In our company most supervisors would be uncomfortable overseeing persons with disabilities and may not know how to discipline, evaluate and handle any grievance raised	4	4.1	1.0
Employees without disabilities feel that persons with disability are dependent, sickly and require assistance most of the time	5	4.4	0.8

<b>Total</b>	<b>4</b>	<b>3.8</b>	<b>1.0</b>
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## 4.5 Inferential Statistics

Sekaran (2003) defines inferential statistics as statistical results that let us draw conclusions from a sample to population. This study used Correlation and Regression Analysis to make inferences.

### 4.5.1 Correlation Analysis

The study used spearman correlation coefficient to investigate presence or absence of correlation between median scores of recruitment practices, accommodation practices, social integration practices, training practices, and employment of persons with disabilities. (Table 4.13).

Table 4.13 shows that, there was a significant positive relationship between employment and recruitment practices [ $r=0.55$ ,  $n=38$ ,  $p<0.01$ ], accommodation practices [ $r=0.41$ ,  $n=38$ ,  $p<0.05$ ], social integration [ $r=0.48$ ,  $n=38$ ,  $p<0.01$ ] and training [ $r=0.53$ ,  $n=38$ ,  $p<0.01$ ]. The relationship between recruitment practices and accommodation and social integration was positively significant [ $r=0.45$ ,  $n=40$ ,  $p<0.05$ ] and [ $r=0.51$ ,  $n=40$ ,  $p<0.01$ ] respectively. However, there was a significant weak positive relationship between recruitment practices and training practices [ $r=0.30$ ,  $n=39$ ,  $p=0.06$ ].

A strong and positive correlation exists between accommodation practices and social integration [ $r=0.47$ ,  $n=40$ ,  $p<0.01$ ] and training [ $r=0.51$ ,  $n=39$ ,  $p<0.01$ ] was reported. Similarly, the association between social integration practices and training practices was positive and significant [ $r=0.52$ ,  $n=39$ ,  $p<0.01$ ]. This implies that a strong relationship exists between aforementioned variables.

**Table 4.13 Correlation Analysis**

Spearman's rho correlation		Employment practices	Recruitment practices	Accommodation practices	Social integration practices	Training practices
Employment practices	Correlation	1.000	.553**	.407*	.475**	.531**
	Sig. (2-tailed)		.000	.011	.003	.001
	N	38	38	38	38	38
Recruitment practices	Correlation	.553**	1.000	.453**	.511**	.304
	Sig. (2-tailed)	.000		.003	.001	.060
	N	38	41	40	40	39
Accommodation practices	Correlation	.407*	.453**	1.000	.467**	.507**
	Sig. (2-tailed)	.011	.003		.002	.001
	N	38	40	40	40	39
Social Integration practices	Correlation	.475**	.511**	.467**	1.000	.519**
	Sig. (2-tailed)	.003	.001	.002		.001
	N	38	40	40	40	39
Training practices	Correlation	.531**	.304	.507**	.519**	1.000
	Sig. (2-tailed)	.001	.060	.001	.001	
	N	38	39	39	39	39

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

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

#### 4.5.2 Regression Analysis and Model Summary

Regression analysis was conducted to find out the effect of recruitment practices, social integration practices, accommodation practices, and training practices on the employment of PWDs by commercial banks in Kenya. Table 4.14.

**Table 4.14: Coefficients-Overall Results of the Effect of HR Disability Inclusive Practices and the employment of persons with disabilities**

Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	.670 <sup>a</sup>	.449	.382	.55228		
a. Predictors: (Constant), training practices, recruitment practices, accommodation practices, social integration practices						
b. Dependent Variable: employment practices.						
ANOVA						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	8.198	4	2.049	6.719	.000 <sup>b</sup>
	Residual	10.065	32	.305		
	Total	18.263	37			
a. Dependent Variable: employment practices						
b. Predictors: (Constant), training practices, recruitment practices, accommodation practices, social integration practices						
Regression Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
	Employment (Constant)	1.008	.613		1.644	.110
	Recruitment practices	.310	.127	.371	2.444	.020
	Accommodation practices	.033	.130	.039	.252	.802
	Social integration practices	.097	.151	.103	.644	.524
	Training practices	.363	.144	.386	2.529	.016
a. Dependent Variable: employment practices						

Source: Primary Data 2020

The extent of the model's fitness was examined and the results reveal that the association between the HR disability inclusive practices and employment of persons with disabilities as strong, positive and statistically significant. (R=.670<sup>a</sup>, R Square = .449, P<0.05). This infers that the HR disability inclusive practices (Independent variables) explain

employment of PWDs by 45% while other variables not factored in the model account for 55%. Therefore, the model was a good fit for use in analysis.

The ANOVA results showed the F value of the model to be 6.719 at  $P < 0.001$ . This suggests that the model was statistically significant inferring that HR disability inclusive practices used in the study have effects on the employment of PWDs.

From Table 4.14, training practices were revealed to be the best predictors of employment ( $\beta = 0.371$ ,  $p = 0.02$ ), followed by recruitment practices ( $\beta = 0.371$ ,  $p = 0.02$ ), as they had a had a positive significant effect on employment. However, accommodation practices ( $\beta = 0.039$ ,  $p = 0.802$ ) and social integration practices ( $\beta = 0.103$ ,  $p = 0.524$ ), had an insignificant positive effect on employment.

### Summary of Findings

From the results, the regression model was expressed using the standardized Beta Coefficients' as follows;

$$\text{Employment} = 1.008 + 0.371 (\text{recruitment}) + 0.039 (\text{accommodation}) + 0.103 (\text{social integration}) + 0.386 (\text{training})$$

From the equation, one-unit increase in recruitment practices and training practices will lead to 0.37 units and to a 0.39 units significant increase respectively in employment, whereas a one-unit increase in accommodation and social integration will lead to 0.04 units and 0.10 units insignificant increase in the employment of PWDs respectively.

## 4.6 Chapter Summary

This chapter presented the data analysis, results and discussions that were based on the specific objectives of the study. Data analysis entailed the use of both descriptive and inferential statistics. The mean, median and standard deviation were used as measures of central tendencies, dispersion and were all presented together with findings using appropriate tables and figures. Pearson correlation and regression analysis were used to establish the relationship between the dependent and the independent variables.

## CHAPTER FIVE

### SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

#### 5.1 Introduction

This chapter discusses the key findings, conclusions, provides recommendations. Furthermore, provides propositions for areas for future research. The purpose of this study was to determine the effects of HR disability-inclusive practices on the employment of PWDs by commercial banks in Kenya.

#### 5.2 Summary of Findings

The segment provides a brief detail of the results per HR disability inclusive practice.

##### 5.2.1 Recruitment Practices Employment of PWDs

Due to the wide gap between the employment of persons with disabilities and those without disability, recruitment practices were a subject of interest. The results revealed a strong and positive correlation between recruitment practices and the employment of PWDs [ $r=0.55$ ,  $n=38$ ,  $p<0.01$ ]. Based on the analysis recruitment practices were ranked second out of the four practices. A majority of the respondents noted that in their job advertisements, they sent positive signals that they were diversity-oriented, and they encouraged PWDs to apply for the jobs. The respondents agreed that their interview panelists were trained on disability awareness, etiquette, and ways of reducing bias/stereotyping during interviews. Regarding the posting of jobs, the participants indicated that job vacancies were posited through different channels and formats. However, the respondents disagreed that they posted jobs in disability-related publications or disability-related websites which implies that PWDs and organizations dealing with the recruitment of PWDs had limited access to such job advertisements.

Regarding banks' goals for recruiting PWDs, the majority of participants agreed to the statement that their employers had targets of recruiting PWDs. However, this is not supported by the low numbers of employees with disabilities in the organization with majority of respondents 78.6 % having less than 2% employees with disabilities in their

organization. Furthermore 52.38% of respondents did not know or had no knowledge on the numbers of PWDs hired in the past 12 months. This implies that either the targets are low and are not been achieved and recruitment of PWDs is not key deliverable.

Concerning partnering with community-based organizations to enhance recruitment of PWDs, the participants were neutral that their companies partnered with NGOs or other organizations to support employment of PWDs. This study concurs with Domzal *et al.* (2008), who observed that the majority of the employers are unaware of the roles of the organizations that support the recruitment of PWDs. This partnership is important according to Hernandez *et al.* (2008)'s argument that the recruitment of PWDs will be enhanced if hiring managers start partnering with community based organizations to support the initiative. This finding support and give confidence to other practitioners and scholars

### **5.2.2 Accommodation Practices and Employment of PWDs**

The study findings suggest that accommodation practices did not have a significant positive relationship and were the lowest ranked in regard to the effect on employment of PWDs. This was surprising as the practice on the ground is quite different as accommodation practices had an overall great mean score of 4.0 and a standard deviation of 1.0 implying that majority of the banks had implemented most accommodation practices. Furthermore, the social model of disability postulates the employment of persons with disability is enhanced by the elimination of physical and environmental barriers. These results could be attributable to the small sample size used in the study that may have had an impact on the study outcomes.

Most respondents agreed that their establishments were universally accessible and had been designed to accommodate persons with disabilities. The study supports Schur *et al.* (2014), who argued that PWDs should be accommodated because the cost of doing that is not different from that of accommodating their coworkers.

On the flexibility of work, the participants agreed that their company provided flexible work schedules for all employees including persons with disability. This finding tallies with that of Till *et al.* (2015), who established that flexible time was the most form of accommodation sought by employees.

Regarding the utilization of government incentives, the respondents were neutral that their companies made use of the government incentives of 50% reimbursement of direct costs to modifying or improving a facility to fit the required accommodation needs. This implies that were either not aware of the reimbursement or were aware but not taking advantage of the incentive.

Regarding PWDs' medical leave, the respondents indicated that their organizations had a return to work policy for the disabled employees and they allowed them to exceed the maximum duration of medical leave as an accommodation. These outcomes support the medical model of disability whose primary focus is to treat or cure the impairment and provide medical support. Most banks had made provisions for medical leave to get treatment and incorporated the use of technology in some of the medical treatments sought, for example the use of laser treatments for visual impairments is now a common procedure covered by most medical insurance providers

However, the participants were neutral to whether their companies had leveraged on technology to improve the well-being of persons with disabilities at the workplace. This implies a likelihood that most companies have not invested in technology to support PWDs or were concerned about the perceived costs. The finding of this study concurs with Kaye (2011) that managers are hesitant to provide accommodation because of the perceived value and cost of offering this service.

### **5.2.3 Social Integration Practices and Employment of PWDs**

While the research finding suggest that social integration practices did not have a significant positive effect on employment of PWDs and were ranked third out of the four study practices. Though from the study findings social integration practices had an overall great mean score of 4.0 and a standard deviation of 0.8 inferring that a vast majority of the sampled respondents had implemented most of the social integration practices. A possible explanation would be the small sample size used in the study that may have had an impact on the study outcomes.

From the study, the respondents agreed that the employees without disabilities were receptive to persons with disabilities. Moreover, the participants agreed that heads of departments readily accepted PWDs in their teams, and PWDs were allowed to attend

meetings and give their views. The finding of this study disagrees with Naraine and Lindsay (2011), who reported PWDs are not recognized to give their views, especially in informal meetings. The findings further suggest that managers and coworkers are accepting of PWDs and there is a conducive work environment. This research findings support Jones et al. (2013), who recommended that managers should put in place measures at the workplace to prevent subtle discrimination against PWDs. In addition, the findings are in line with Resource Based Theory that posits that companies with unique cultures that reflect diversity enjoy a sustained competitive advantage (Barney, 1991).

The respondents were neutral that companies had leaders or champions for PWDs which suggests that there were few people advocating for the rights of PWDs and or disability is not a significant enough agenda to warrant a leader or champion. The study findings show that participants were neutral in regard to their companies having disability-focused network(s) or employee resource groups for PWDs. This suggests that organizations may not be fully aware of the need and benefits arising from the creation of such groups. It could also be an issue with the employees with disabilities reluctance to their formations. The result corroborates Schrader et al. (2014) that PWDs hesitated to join groups at the workplace because they fear stigmatization.

#### **5.2.4 Training Practices and Employment of PWDs**

Training practices were found to have the strongest effect on employment of PWDs in comparison to the other practices. These findings therefore suggest that providing training equitably to employees with disabilities and those without is important. Though there is need to customize the training offerings to meet the needs of PWDs in the workplace at the same time provide training on disability awareness and legal requirements to the other stakeholders in the workplace.

The study revealed that training opportunities were made available to all employees on an equal basis including those with disabilities. However, no PWDs specific training programs were conducted. These results concur with Erickson et al. (2014), who argued that lack of training affected a company's productivity and was a hindrance to the employment of PWDs.

On the training of employees, the participants agreed that their companies always provided internships for persons with disabilities. This study corroborates the argument of Henry et al. (2014) that an internship is a viable approach to employing PWDs. Interns are deemed to be good pool for potential employees, hence organization providing internships to PWDs are more likely to have a good pool to consider for employment.

Regarding career planning, the participants were neutral that their organizations provided customized career planning and development tools for employees with disabilities. This suggests a potential gap of the existence and level of utilization of career planning and development tools.

The respondents agreed that all their HR managers were well trained on the legal framework regarding employment persons with disabilities, meaning that they were cognizant of the rights of PWDs. The findings of this study disagree with Ebuenyi et al. (2018), who found out that less than 25% of employers are conversant with the legal framework regarding employing persons with disabilities.

### **5.2.5 Employment of PWDs**

From the study findings, it was noted that banks had explicit policies concerning the recruitment, accommodation, promotion and retention of persons with disability. However, the respondents disagreed that their companies had reserved positions for persons with disabilities. This implies that the companies are not deliberate in identifying job roles that are suitable for PWDs nor are they making concerted efforts to fill those roles. This outcome is not in line with Kaletta et al. (2012), who opined that work environment with supportive employment policies are likely to support employment for PWDs.

On management, the participants disagreed that their supervisors would be uncomfortable overseeing persons with disabilities and may not know how to discipline, evaluate and handle any grievance raised. This finding agrees with Nelissen et al. (2016), who concluded that attitudes towards the recruitment of PWDs significantly determined their employment.

On the hiring of PWDs, the participants agreed that their companies' top managements demonstrated visible and strong commitments to the recruitment of persons with disability. The participants disagreed that their HR departments were of the view that most persons

with disabilities may not have all requisite competencies, skills or be as productive as persons without disability. Moreover, the respondents disagreed that employees without disabilities felt that persons with disability were dependent, sickly and require assistance most of the time. The result of this research agrees with Erickson et al. (2014), who argued that coworkers' stereotypes are obstacles to employment of PWDs.

There was a positive relationship between recruitment practices and employment practices [ $r=0.555$ ,  $n=38$ ,  $p=0.00$ ]. The result of this study supports Perkins et al. (2000), who argued that PWDs are attracted to organizations whose hiring literature incorporates statements that portray their own identity.

### **5.3 Conclusions**

From the study, it was concluded that majority of the commercial banks had clear goals and targets of recruiting PWDs and HR managers were well versed with the legal requirements with regard to employment of PWDs. However, there is a huge disparity relative to the PWD Act 2003 that requires reservations 5% of positions in both private and public corporations for PWDs. The findings indicate that the majority of the banks had low numbers of employees with disability compared those without (61.9%) had less than 1 % of employees with disabilities and (16.7%) had less than 2 % of employees with disabilities.

This calls for a review of their commitment to the recruitment of PWDs, goals, and target setting on recruitment of PWDs and accountability, particularly at senior leadership. There is room for more advocacy initiatives aimed to narrow the divide between the employment of PWDs and those without disability.

Also, it was noted that banks made the necessary accommodations to meet the needs of their employees. The physical environment structures were universally accessible and had been designed to accommodate persons with disabilities. However, most banks did not leverage of the tax incentives available as reimbursements of costs incurred in altering physical environments to meet accommodation needs. Other accommodation practices that the Banks would be encouraged to use comprise of leveraging on technology to improve the work environment for PWDs and those of their customers.

In regard to social integration practices, bank employees without disabilities were receptive to persons with disabilities, and head of departments readily accepted PWDs in their teams. PWDs were allowed to attend company meeting and give their views. Some of the accommodation practices that are banks may get more value from the creation of disability networks or ERGs and having champions that may include members of senior leadership for PWDs

In as much all training opportunities at commercial banks were made available to all employees on an equal basis including those with disabilities. It was noted, that the offering for specific training programs for persons with disabilities was limited. Focusing on PWD specific training is one way of ensuring that all provisions made with regards to HR disability inclusive practices are well known and ensuring that accommodations are fully utilized. Commercial banks have explicit policies concerning the recruitment, accommodation, promotion and retention of persons with disability. Also, the banks' top management demonstrated visible and strong commitments to the recruitment of persons with disability.

Finally, from the results, the best HR disability inclusive practices predictors were training practices ( $\beta=0.39$ ), followed by recruitment practices ( $\beta=0.37$ ). Social integration practices ( $\beta=0.01$ ), and accommodation practices ( $\beta=0.04$ ) had an insignificant positive effect. The study shows that employers are “Facing the right direction and all they need to do is to keep on walking,” in order to bridge the gap by implementing most of the practices.

#### **5.4 Contribution of the Study**

From the study findings, it has been established that practicing HR disability inclusive practices can enhance the employment of PWDs. It provides insights on the practices that are most effective and the relationship. Also, the study revealed a significant positive relationship between recruitment practices, training practices, and employment of PWDs making an empirical contribution to the existing literature.

The study found positive relationship between recruitment practices [ $r=0.55, p<0.01$ ], training practices [ $r=0.53, p<0.01$ ], social integration [ $r=0.48 p<0.01$ ] and accommodation practices [ $r=0.41, p<0.05$ ], aligned to existing studies hence corroborating the findings of previous studies, though in most studies

Based on this finding, this study supports the resource-based theory Barney and Clark (2007) which holds that differences in team members in terms of skills, perspectives, and experiences can enhance an organization's performance by providing a competitive advantage.

## **5.5 Recommendations**

To improve the recruitment outcomes of PWDs, Banks are encouraged to share their jobs posting on disability related publications and or disability related websites like the National Council Persons with Disability (NCPWD) Job Portal. Therefore, having further reach to potential employees with disabilities. Partnerships with community-based organizations that assist with employment of PWDs have proven to improve the chances of getting and employing candidates with disabilities.

In the same breadth that banks in Kenya have heavily invested and leveraged on technology in their operations They are also encouraged to extend the same by exploring ways to improve the well-being of persons with disabilities at the workplace through adoption of technology driven interventions. For instance, use assistive listening or reading devices, automating accesses and use of specialized software's to support employees with disabilities.

It is imperative that each commercial bank identify a champion(s) to advocate for the rights of persons with disabilities and at same time enable the creation for disability networks or employees resource group for PWDs. These networks provide a platform in which mutual concerns can be addressed and are great source for providing feedback on the members experiences, sharing best practice and are pivotal in driving the diversity agenda.

HR managers are encouraged to conduct specific training programs that are beneficial to PWDs particularly around the accommodations available and their rights. At same time provide support to employees with disabilities by developing customized career plans with explicit goals complemented by structured mentorship programs. Other strategies include conducting disability awareness and etiquette training across all staff to foster inclusive work environments that are free from biases and discrimination.

In as much as KBA requires its members to have a Diversity and Inclusion policy, it is recommended that all banks develop overt policies concerning PWDs covering all aspects in their employment stages from the recruitment, accommodation, training and development and retention.

Under the PWD Act 2003, the government of Kenya provides for the reservation of 5 % jobs in public and private institutions. Organizations are called upon to adhere to this requirement, by making proactive concerted efforts in the employment for persons with disability and ensure representation across all cadres from entry level to senior leadership. The government and organizations working with persons with disability are required to create more awareness and push for the enforcement of the PWD Act 2003.

From a personal perspective, most banks may have good policies, practices and are well-meaning in their commitment to recruit and hire PWDs. However, there is need to bring this commitment to fruition by having recruitment agenda of PWDs at the fore of all recruitment plans and from the initial stages of preparing the job description and advertising up to the actual hiring and onboarding.

Finally, all organizations are encouraged to conduct disability inclusive audits that look at the physical aspects, policies and practices that ensure and enhance full participation of employees with disability. This is a good starting point as it enumerates the gaps that may be hindering the employment of persons with disabilities.

## **5.6 Limitations of the Study**

At the start of the study, the researcher had planned to administer the questionnaires using the face to face method but it was not feasible due to the social restrictions imposed by COVID-19 resulting in limited access to companies' offices. The researcher overcame this challenge by creating an online survey.

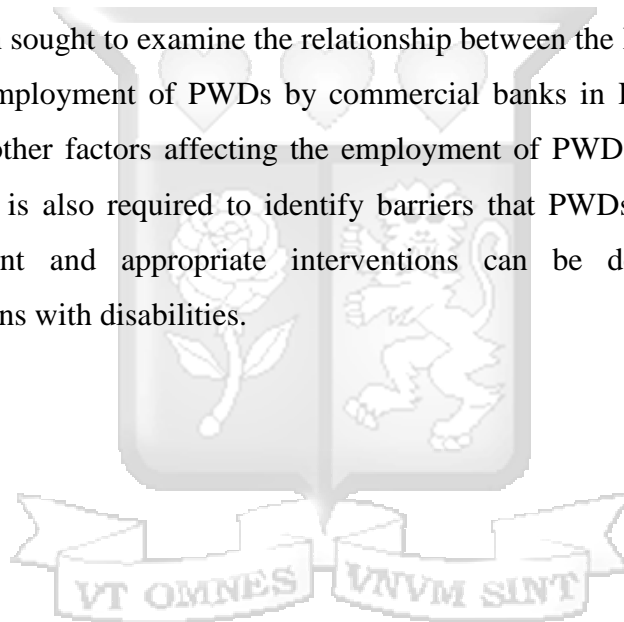
Some of the respondents declined to fill in the questionnaires because of confidentiality issues. They felt that divulging such information may undermine or spoil the reputation of their companies. The researcher made effort to call the respondents whose telephone details were available and reassure them on the confidentiality of the survey. All email invites included a section assuring them that their participation would remain confidential with no

individually identifiable information, remarks, comments, or other identification of them as an individual participant or organization. Noting, that all results would be presented as aggregate, summary data.

There was also an issue of response bias as respondents may have chosen answers that put the organization in good light and due confidentiality and competitive culture that exists in the banking sector. In as much as response rates were lower than the expected rate, telephone conversations between the researcher and respondents, and the methodological sampling by Tier 1 and Tier 2 banks, specific HR departments may have reduced the degree of bias.

### **5.7 Suggestion for Further Studies**

The current research sought to examine the relationship between the HR disability inclusive practices and the employment of PWDs by commercial banks in Kenya. Further studies should investigate other factors affecting the employment of PWDs and in other sectors. Additional research is also required to identify barriers that PWDs face in their journey towards employment and appropriate interventions can be developed to enhance recruitment of persons with disabilities.



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## APPENDICES

## Appendix I: SU Ethics Approval Letter



**Strathmore**  
UNIVERSITY

14th April 2020

Mrs Kingori, Rachael  
rwmurehia@gmail.com

Dear Mrs Kingori,

**RE: Human Resource Disability-Inclusive Practices and The Employment of Persons with Disabilities by Commercial Banks in Kenya**

This is to inform you that SU-IERC has reviewed and approved your above research proposal. Your application approval number is SU-IERC0773/20. The approval period is 14th April 2020 to 13th April 2021.

This approval is subject to compliance with the following requirements:

- i. Only approved documents including (informed consents, study instruments, MTA) will be used
- ii. All changes including (amendments, deviations, and violations) are submitted for review and approval by SU-IERC.
- iii. Death and life threatening problems and serious adverse events or unexpected adverse events whether related or unrelated to the study must be reported to SU-IERC within 72 hours of notification
- iv. Any changes, anticipated or otherwise that may increase the risks or affected safety or welfare of study participants and others or affect the integrity of the research must be reported to SU-IERC within 72 hours
- v. Clearance for export of biological specimens must be obtained from relevant institutions.
- vi. Submission of a request for renewal of approval at least 60 days prior to expiry of the approval period. Attach a comprehensive progress report to support the renewal.
- vii. Submission of an executive summary report within 90 days upon completion of the study to SU-IERC.

Prior to commencing your study, you will be expected to obtain a research license from National Commission for Science, Technology and Innovation (NACOSTI) <https://oris.nacosti.go.ke> and also obtain other clearances needed.

cerely,

**f**. Dr Virginia Gichuru,  
Secretary; SU-IERC

Cc: Prof Fred Were,  
Chairperson; SU-IERC

SIRATHMORE UNIVERSITY INSTITUTIONAL  
(IJC REVIEW COMMITTEE  
(SU-IERC)  
**14 APR 2020**  
+24 (0)103 034 000  
TEL: 0. Bo. 59857 - 00200

NAIROBI - KENYA

## Appendix II: SU NACOSTI Research Permit



*Handwritten signature*



### Appendix III: List of Commercial Banks in Kenya

No	Large Peer Group (Tier1)	No	Small Peer Group (Tier3)
1	KCB Bank Kenya Ltd	19	Bank of Africa (K) Ltd
2	Equity Bank Kenya Ltd	20	Victoria Commercial Bank Limited
3	The Co-operative Bank of Kenya Ltd	21	Gulf African Bank Ltd
4	ABSA (Formerly Barclays Bank of Kenya Ltd)	22	Guaranty Trust Bank Ltd
5	Standard Chartered Bank Kenya Ltd	23	African Banking Corporation Ltd
6	Diamond Trust Bank Kenya Limited	24	Sidian Bank Ltd
7	Stanbic Bank Kenya Ltd	25	Habib Bank AG Zurich
8	NCBA (Commercial Bank of Africa Limited)	26	Credit Bank Ltd
9	I & M Bank Ltd	27	Guardian Bank Limited
	<b>Medium Peer Group (Tier2)</b>	28	First Community Bank Ltd
10	Bank of Baroda (Kenya) Limited	29	UBA Kenya Bank Ltd
11	Prime Bank Ltd	30	Development Bank of Kenya Ltd
12	National Bank of Kenya Ltd	31	M-Oriental Commercial Bank Ltd
13	Citibank N.A. Kenya	32	Transnational Bank Limited
14	Bank of India	33	Consolidated Bank of Kenya Limited
15	Family Bank Ltd.	34	Paramount Bank Ltd
16	SBM Bank Kenya Ltd	35	Jamii Bora Bank Ltd
17	HFC Ltd	36	Mayfair Bank Ltd
18	Ecobank Kenya Ltd	37	DIB Bank Kenya Ltd
		38	Middle East Bank (K) Ltd
		39	Spire Bank Limited
		40	Charterhouse Bank Ltd*
		41	Imperial Bank Ltd**
		42	Chase Bank (K) Ltd**
			<i>**Banks in Receivership</i>
			<i>* Bank under statutory management</i>

Source:CBK Report 2019

## Appendix IV: Questionnaire

### Appendix 1: Questionnaire

#### Strathmore University

We invite you take part in this survey been conducted by a post graduate student at Strathmore University. This questionnaire is designed to collect data on a study “**Human Resource Disability Inclusive Practices and Employment of Persons with Disabilities by Commercial Banks in Kenya**”. The information given will be strictly confidential and used for academic purposes only.

If you have any questions or clarifications about the research feel free to contact the following. Rachael Murehia Kingori, [rwmurehia@gmail.com](mailto:rwmurehia@gmail.com) ; Telephone 0722726769

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#### INSTRUCTIONS:

Kindly take a few minutes to fill out this questionnaire honestly and to the best of your knowledge.

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#### PART A: DEMOGRAPHICS

1. Please indicate your gender. Male  Female
2. Kindly select your age bracket in years.  18 to 25  26 to 35  36 to 45  
 46 to 55  56 and above
3. What is your current department.

Department	Please Select
Resourcing	
Learning and development	
Compensation and benefits	
Employee and labor relations	
HR Business Partner	
Others (please specify) _____	

**4. How many years have you have worked with your current organization?**

- Less than 1 year       1-5 years       6-10 years  
 11-15 years       More than 15 years

**5. Kindly indicate the highest-level education that you have attained.**

- Certificate    Diploma    Undergraduate    Post Graduate    PhD  
 Other \_\_\_\_\_

**6. Please Indicate the name of your Bank\_\_\_\_\_**

**7. What is the Tier level of your Bank?**

- Tier Bank 1       Tier Bank 2       Tier Bank 3

**8. Please indicate the total number persons employed in your firm both permanent and contract?**

- 100 -249       250-499       500-999       1,000-1,999       2,000-2,999  
 3,000-4,999       More than 5,000

**9. Do people with disabilities (PWDs) work in your firm?      Yes       No**

**10. If the answer to question 9 is yes. Do you happen to know how many employees in your company have a disability?**

- Less than 1%, of the total number of employees  
 1-2% total number of employees  
 2-3% of the total number of employees  
 4-5% of the total number of employees  
 above 5% of the total number of employees  
 Not sure how many       We don't track that information       Don't know

**11. Has your company hired any people with disabilities in the past 12 months?**

- Yes       No or Not to my Knowledge       Don't know

**12. If the answer to question 11 is yes, please indicate the percentage of PWDs hired in the past 12 months?**

- Less than 1% of new hires                       1-5 % of new hires  
 6-10 % of new hires                                       11-15% of new hires  
 more than 15% of new hires

**PART B: RECRUITMENT PRACTICES**

**13. Please indicate the extent to which you agree with the statements below by selecting one box per line.**

Where; 1=Strongly disagree 2=Disagree 3=Neutral 4=Agree 5=Strongly agree

<b>Statements</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
Disability is part of the descriptions in our company’s communication of its diversity and inclusion statements /messages.					
In our job advertisements, we always send a positive signal that we are diversity-oriented and encourage persons with disabilities (PWDs) to apply.					
Our company has clear goals and targets for recruiting persons with disabilities					
All our interview panelists are trained on disability awareness, etiquette and ways of reducing bias/stereotyping during interviews.					
Our job vacancies are posted through different channels and formats which are accessible to potential persons with disabilities candidates.					
We post jobs in disability related publications and or disability related websites like the National Council Persons with Disability (NCPWD) Job Portal					
Our company partners with community-based organizations/ disabled based organizations /Nonprofit organizations promote the employment of persons with disabilities.					

**PART C: ACCOMMODATION PRACTICES**

**14. Please indicate to what extent you agree with the following statements by selecting one box per line.**

Where; 1=Strongly disagree 2=Disagree 3=Neutral 4=Agree 5=Strongly agree

Statements	1	2	3	4	5
Our establishments are universally accessible and have been designed to accommodate persons with disabilities (Entrances/exits, parking lots, workstations, corridors, washrooms, restaurant, meeting rooms)					
Our company makes use of the government incentives of 50% reimbursement of direct costs to modifying or improving a facility to fit the required accommodation needs.					
Our company provides flexible work schedules for all employees including persons with disability.					
Our organization has a return to work policy for the sick and disabled employees and are they are allowed to exceed the maximum duration of medical leave as an accommodation.					
We always encourage employees to disclose their disabilities so that we may provide them with appropriate accommodation.					
We often provide accommodation to all employees because we believe that it is beneficial to the organization in terms of employee morale and job satisfaction					
Our company has leveraged on technology to improve the well-being of persons with disabilities at the workplace. (For example, assistive listening devices, specialized software and or customized hardware)					

**PART D: SOCIAL INTEGRATION PRACTICES**

**15. Please indicate to what extent you agree with the following statements by selecting one box per line.**

Where; 1=strongly disagree 2=disagree 3=neutral 4=agree 5=strongly agree

Statements	1	2	3	4	5
Our employees without disabilities are receptive to persons with disabilities					
Our head of departments readily accept persons with disabilities in their teams and encourage other coworkers to support them					
We always train our managers and coworkers on disability awareness, etiquette and acceptance of persons with disabilities					
Our company provides induction and orientation programs for all employees including those with disability					
Our company always ensure meetings and agenda items are accessible to all and persons with disabilities are encouraged to give their views during meetings.					
Our company has a disability focused network and or an employee resource group (ERG) for persons with disabilities					
Our company has a leader/Champion of persons with disability.					

## PART E: TRAINING PRACTICES

**16. Please indicate to what extent you agree with the following statements by selecting one box per line.**

Where; 1=strongly disagree 2=disagree 3=neutral 4=agree 5=strongly agree

Statements	1	2	3	4	5
All training opportunities are made available to all employees on an equal basis including those with disabilities.					
We often conduct specific training programs for persons with disabilities					
Our company always provides internships for persons with disabilities					
We always give consideration to employ interns after completion of their internship or studies					
Our company provides customized career planning and development tools for employees with disabilities					
Our company provides employees with disabilities support by providing a structured mentorship program.					
All our HR managers are trained on the legal framework regarding employment persons with disabilities					

## PART F: EMPLOYMENT OF PERSONS WITH DISABILITY

**17. Please indicate to what extent you agree with the following statements by selecting one box per line.**

Where; 1=Not at all 2=small extent 3=moderate extent 4=Great extent 5=Very great extent

Statements	1	2	3	4	5
Our company has an explicit policy concerning the recruitment, accommodation, promotion and retention of persons with disability					
Our company has reserved positions for persons with disabilities					
The company's top management demonstrates a visible and strong commitment to the recruitment and hiring of persons with disability					
In our company persons with disability occupy positions from entry level positions to top leadership positions					
The nature of the work at our company cannot be effectively performed by a person with a disability					
As HR we feel that most persons with disabilities may not have all requisite competencies, skills or be as productive as persons without disability					
In our company most supervisors would be uncomfortable overseeing persons with disabilities and would not know how to discipline, evaluate and handle any grievances.					
Employees without disabilities feel that persons with disability are dependent, sickly and require assistance most of the time					

*Thank you for taking time to complete the questionnaire and for your cooperation*