

Entrepreneurship among people with Disabilities: A Literature Review

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Abstract

The aim of this research project is to contribute to the socio-professional integration of people with disabilities in Cameroon: diagnosis and courses of action. As the scientific literature shows, entrepreneurship among people with disabilities is an alternative to salaried employment, which is difficult for this category of people to access. It is an important aspect of professional integration. According to the results of empirical research, promoting entrepreneurship among people with disabilities is an alternative to the barriers to access to employment for people with disabilities.

This document summarises the results of a non-exhaustive literature review on entrepreneurship by people with disabilities in 4 points: (1) The current state of research into entrepreneurship by people with disabilities; (2) Reasons for entrepreneurship among people with disabilities; (3) Barriers to entrepreneurship for people with disabilities; (4) Emerging strategies to promote entrepreneurship among people with disabilities.

To access the articles analysed, we download 105 documents (scientific articles and reports from international organisations). By applying the selection criterion relating to the relevance of the content of these documents to our research question, only 46 articles were retained for systematic analysis.

On the basis of a critical analysis of the results of previous research on entrepreneurship by people with disabilities, we conclude by suggesting the following emergence strategy corporate enterprises owned by people with disabilities. This strategy aims to ensure better management of the vulnerability caused by the low level of start-up capital of people with disabilities, especially in developing countries where the number of salaried jobs available is very low.

Keywords: Entrepreneurship, Disabled people, Salaried employment, Self-employment, Labour market.

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1. INTRODUCTION

The WHO defines a disabled person as any person whose physical or mental integrity is temporarily or permanently impaired, either congenitally or as a result of age or accident, so that his or her independence, ability to attend school or to hold a job are impaired. Access to the labour market for this category of people remains an elusive dream. Despite the demographic weight they represent, estimated at 1 billion people (World Health Organization & World Bank, 2012), i.e., 15% of the world's population, in its report the WHO states that throughout the world, people with disabilities participate less in economic life, have lower than average rates of education and experience higher rates of poverty than those without disabilities. This is partly because they face barriers in accessing services that many of us have long taken for granted, in the areas of health, education, employment, transport and access to information.

For most experts and disabled people themselves, entrepreneurship is an alternative to salaried employment that is difficult for this category of people to access (Walls, L.Dowler, Cordingly, Orslene, & Greer, 2001), (Hwang & Roulstone, 2015), (Monareng, Franzsen, & Biljon, 2018), (Caldwell, Parker, & Renko, 2016), (Liria, Gichuru, & Njoroge, 2016), (Martin & Honig, 2019), (Pagan, 2011), (Maritz & Laferriere, 2016). This opinion is corroborated by studies (Gouskova, 2019), (Pagán, 2015), (Pagán-rodríguez, 2012), (Halabisky et al., 2014), (Eide & Munthali, 2018).

In this work, we present a summary of the results of a non-exhaustive literature review (46 documents: scientific articles and reports from international organisations) on entrepreneurship for people with disabilities in the following 4 points:

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- The current state of research into entrepreneurship by people with disabilities;
- Reasons for entrepreneurship among people with disabilities;
- Barriers to entrepreneurship for people with disabilities;
- Emerging strategies to promote entrepreneurship among people with disabilities;

Based on a critical analysis of the results of previous research on entrepreneurship by people with disabilities, we suggest a theoretical reflection on the strategies for the emergence and management of businesses owned by people with disabilities in the context of developing countries.

2. Methodology

Initially, we downloaded 108 documents (scientific articles and reports from international organisations) containing the key concepts of our research theme. After applying the inclusion criterion relating to the relevance of the content of each document to our research question, 46 documents (scientific articles and reports) were selected for in-depth analysis. The following themes emerged from the in-depth analysis of these documents:

- The current state of research into entrepreneurship by people with disabilities;
- Reasons for entrepreneurship among people with disabilities;
- Barriers to entrepreneurship for people with disabilities;
- Emerging strategies to promote entrepreneurship among people with disabilities

3. The results

3.1. The current state of research into entrepreneurship by people with disabilities

Previous research acknowledges one fact: only a small amount of research currently exists on the topic of entrepreneurship for people with disabilities (Yamamoto, Unruh, & Bullis, 2012, (Harris et al., 2014). For Maziriri, Madinga, & Lose (2017). There is a dearth of research on the entrepreneurial barriers faced by entrepreneurs living with a disability. Little is known about the motivational and attitudinal factors that influence entrepreneurship among people with disabilities (Caldwell et al., 2016), the policy support for entrepreneurs, the types of initiatives that work, for whom, how and why they work the way they do, and the consequences (Kitching, 2014). The observation that emerges is that it is only recently that the scientific and political world has taken an interest in entrepreneurship by people with disabilities, as is also the case for the concept of social entrepreneurship (Defourny, 2004).

3.2. Reasons for entrepreneurship among people with disabilities

The majority of people with disabilities prefer to become entrepreneurs rather than seek salaried employment. This is what scientific studies show. Studies carried out in some European Union countries show that people with disabilities are more likely to be self-employed than non-disabled people (Pagán-Rodríguez, 2012), (Pagán, 2015), (Halabisky et al., 2014). This is not only the case in Europe. In Malawi, Eide & Munthali (2018) show that a high proportion (51%) of people with disabilities are involved in entrepreneurship, however micro. Even in Kinshasa, the same phenomenon can be observed on the Ngobila beach (Coster, 2012). Studies in Uganda (Namatovu, Dawa, Mulira & Katongole, 2012) and Indonesia (Gouskova, 2019) abound in the same vein.

One of the reasons why people with disabilities prefer self-employment to paid employment is that they encounter many obstacles (chronic barriers) (Hwang & Roulstone, 2015) in accessing paid employment. These obstacles often include discrimination (Maritz & Laferriere, 2016). Faced with such a wall, entrepreneurship presents itself as an alternative to salaried employment (Brucker & Sundar, 2020), (Walls et al., 2001), (Hwang & Roulstone, 2015), (Monareng et al., 2018), (Caldwell et al., 2016), (Liria et al., 2016), (Martin & Honig, 2019), (Kitching, 2014), (Pagan, 2011), (Maritz & Laferriere, 2016). In South Africa, occupational therapists recommend entrepreneurship to people with disabilities (Monareng et al., 2018). Entrepreneurship allows people with disabilities to become self-sufficient and independent (Walls et al., 2001), to access freedom, to enjoy flexibility (adapting to their impairments) and to access autonomy (Liria et al., 2016), (Halabisky et al., 2014), (Jones & Latreille, 2011), (Martin & Honig, 2019). The desire to access freedom, to enjoy flexibility or autonomy shows that it is not only for monetary reasons that PSH engage in entrepreneurship (Gouskova, 2019). Pagán (2015) states that self-employment offers flexibility and a better adjustment between disability status and working life, but also additional income (Ostrow, Nemeč, & Smith, 2019), (Martínez-león, Olmedo-cifuentes, & Nicolás-martínez, 2019). In addition, levels of job satisfaction among self-employed disabled workers are higher than those reported by employed disabled people. Job creation by people with disabilities may be associated with higher levels of engagement and career growth among workers with disabilities (Brucker & Sundar, 2020). In Bangladesh the results of the study conducted by (Dhar & Farzana, 2017) indicate that social inclusion and acceptance, economic empowerment, removal of social and family barrier and lack of employment opportunities in the traditional workforce are the main motivating factors that drive people with disabilities to adopt entrepreneurship.

Beyond the personal reasons that motivate people with disabilities to engage in entrepreneurship, (Pavey, 2006) believe that it is absolutely essential to include people with disabilities in entrepreneurship training since they should be considered as consumers and producers in the same way as non-disabled people. Conradie, Herregodts, Marez, & Saldien (2018) go further by saying that entrepreneurs with disabilities can be an important source of innovation. Koza (2018) approaches the issue more from a legal angle. He believes that encouraging people with disabilities to undertake commercial activities is based on respect for their right to work and combating the discrimination they suffer on the labour market (Yamamoto, Unruh, & Bullis, 2012). This would have the psychological effect of increasing their satisfaction (Pagan, 2011).

On the other hand, Caldwell et al (2016) find that despite entrepreneurship being seen as a way around discrimination in the labour market, people with disabilities continue to face other barriers affecting their entrepreneurial decisions. Vaziri (2016) is rather sceptical. He believes that the entrepreneurial task for people with disabilities seems difficult and, in some cases, impossible, especially in the long term (Kitching, 2014).

3.3. Barriers to entrepreneurship for people with disabilities

Barriers to entrepreneurship for people with disabilities identified included lack of confidence and limited aspirations, increased labour costs (to provide assistance), lack of appropriate business support services (the the benefits trap, lack of relevant business knowledge and skills, lack of access to start-up capital as well as negative customer attitudes, lack of relevant information, lack of mentors, low level of business training, lack of equipment and machinery (Liria et al., 2016), (Halabisky et al., 2014), (Maziriri & Madinga, 2016), (Maritz & Laferriere, 2016), (Maziriri et al., 2017), (Dhar & Farzana, 2017), (Roni, 2009), (Mpfungu & Shumba, 2013). These difficulties may be aggravated by other factors such as gender, age, ethnic origin, unfavourable socio-economic context (Halabisky et al., 2014). Regarding funding, the main source of funding for entrepreneurs with disabilities in the start-up phase of their business was either their own savings and/or support from family members and those closest to them (Koza, 2018). Others from scratch (DIY entrepreneurship) (Niekerk, Lorenzo, & Mdlokolo, 2009). These sources of finance are not capable of helping medium-sized businesses to emerge. In Africa, most entrepreneurs with disabilities are in the retail trade (Namatovu et al. 2012). For this author, the lack of profitability of these modest entrepreneurial initiatives would also explain their high mortality rate. Added to these difficulties is the misappropriation of funds

allocated to promoting entrepreneurship among people with disabilities by the organisations responsible for them (Koza, 2018). In addition to this, entrepreneurs with disabilities are faced with a lack of networks to support them in their entrepreneurial endeavours (Wishart, 2018). For Kitching (2014), another issue is low educational attainment. This is a significant barrier faced by disabled entrepreneurs.

3.4. Emerging strategies to promote entrepreneurship among people with disabilities

Raising awareness of entrepreneurship issues among people with disabilities, training them and supporting them is the approach most favoured by the authors of previous research (Balcazar, Kuchak, Dimpfl, Sariepella, & Alvarado, 2014), (Blanck et al, 2000), (Oyewumi & Adeniyi, 2013), (Naami, 2015), (Yuleinys & Fischer, 2019), (Kitching, 2014), (Yuleinys & Fischer, 2019), (Kannan, 2015), (Ku et al., 2019), (Widoyoko, Setiawan, Sholeh, & Shina, 2018), (Howard, 2017), (Drakopoulou-dodd, 2015), (Drakopoulou-dodd, 2015), (Namatovu et al., 2012), (Namatovu et al., 2012), (Dakung et al., 2017). This awareness-raising, training and coaching should be personalised (because of the diversity of impairments) and cover the following areas: market research, writing a business plan, finding finance, effective methods of finding information, quality assurance, problem-solving, identifying opportunities, marketing, systematic planning, negotiation, personal development: self-efficacy, perseverance, creativity. These activities should be carried out by incubators and training centres specialising in entrepreneurship. This is what the United States has done with the "Chicago add us" programme, whose mission is to promote entrepreneurship among people with disabilities by offering them several services: a course on how to write a business plan, one-to-one business mentoring, technical assistance, business start-up grants and support from a business incubator (Balcazar et al., 2014).

In addition to awareness-raising, training and mentoring, there are other variables that are considered to be essential: facilitating access to start-up capital (through savings, grants or micro-credits) for people who have received training (Naami, 2015), (Hwang & Roulstone, 2015), (Kannan, 2015), (Liria et al., 2016), tax exemptions (Kitching, 2014) and technical assistance (Widoyoko et al., 2018). All this should be backed by unwavering political support (Kitching, 2014), (Hwang & Roulstone, 2015).

Other researchers believe that the introduction of new technologies into the macro-environment could play a key role in meeting the entrepreneurial challenges faced by people with disabilities. Fougeyrollas & Blouin (1989) had already highlighted the role of technology in the process of producing disability. For these authors, technology could compensate for the deficiencies of

people with disabilities and enable them to integrate into society. Halabisky et al (2014) and Vaziri (2016) argue that technology can play a major role in activities to promote entrepreneurship among people with disabilities because it not only enables them to manage their impairments better, but also to gain better access to entrepreneurial opportunities by providing them with the right information at the right time.

4. Discussion and conclusion

The results of previous research have enabled us to understand the reasons for entrepreneurship among people with disabilities, the obstacles they face and the emerging strategies proposed by previous research to deal with them. Nevertheless, their analysis reveals two aspects which have not been sufficiently developed and which seem to me to be essential: the vulnerability of the entrepreneurial initiatives of people with disabilities to competition in the real market (their ability to survive) and the classification of strategies according to the long- or short-term criterion. Regarding the vulnerability of the entrepreneurial initiatives of people with disabilities, Namatovu et al (2012) note that most entrepreneurs with disabilities close their businesses a few years after starting them because of the low rate of return. For my part, the low rate of return on entrepreneurial initiatives by people with disabilities is a consequence of the low level of start-up capital (I could call this vulnerability due to start-up capital). As Koza (2018) argues, the main source of finance for entrepreneurs with disabilities in the start-up phase of their businesses is either their own savings and/or support from family members and nearest and dearest. They rarely have access to credit from banks or microfinance institutions. Most of them start from scratch (DIY entrepreneurship) (Niekerk et al., 2009). These limited sources of finance are not capable of helping medium-sized businesses to emerge, capable of benefiting from economies of scale or accessing proven business management skills. In Africa, for example, most entrepreneurs with disabilities are in the retail trade (Namatovu et al. 2012). The low level of start-up capital does not make it possible to position oneself better in a market of perfect competition in which the prices of goods and services are a given. The internal rate of return, which should be improved by the cost minimisation strategy, is squeezed by the fact that it does not benefit from economies of scale.

Added to this is the pressure of market competition on product quality due to the lack of better quality equipment (Roni, 2009), (Mpofu & Shumba, 2013). To deal with such a constraint, I suggest the emergence of societal enterprises owned by several people with disabilities who pool their capital (networking). They would retain ownership of the business (benefiting from dividends) and could work

there as employees (benefiting from salary income). They could entrust management responsibility to an independent management committee. This strategy would reduce the vulnerability of entrepreneurial initiatives by people with disabilities due to the low level of start-up capital, while strengthening the managerial skills of their entrepreneurial initiatives. In my opinion, engaging in entrepreneurship is a vital strategy for people with disabilities, especially in an economy where the unemployment rate is very high (as is the case in developing countries). In such a context, competition for salaried jobs is fierce between non-disabled people and people with disabilities, who rarely have an equal chance at the outset. This competition increases the opportunity cost of access to salaried jobs and reduces the cost of independent employment for people with disabilities, who are at a disadvantage compared with their colleagues. It is therefore in the interest of developing countries to promote entrepreneurship among people with disabilities both to:

- Getting them into work
- Creating additional jobs in the country
- Reduce competition in the paid labour market

between people with disabilities and their non-disabled counterparts.

In order to effectively support people with disabilities in entrepreneurship, it is also important to tackle the structural causes of their absence from the labour market, in particular their lack of access to education. Investing in the education of people with disability is part of a long-term strategy for their participation in the labour market, whether as employees or self-employed.

This work has made a major contribution to our understanding of the phenomenon of vocational integration of people with disabilities, which is the focus of this work.

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