

Disabled Entrepreneurship: Human Capital Transformation in the Context of Bangladesh

Nadia Newaz Rimi, PhD¹

Sumon Das, PhD²

Received on 18th Aug 2022, Accepted on 8th Jan 2023, Published on 31st Dec 2023

Abstract: *This research investigates various challenges that disabled people face and ultimately become their inspiration to be entrepreneur through various supportive mechanisms. Using an explanatory lens, the researchers used semi-structured interviews to collect information from 14 disabled entrepreneurs. The findings showed that disabled entrepreneurs transform the challenges into motivators with the help of the supportive mechanisms and become successful in their business and personal life. Based on the findings, the study reveals how the challenges become motivators through the supportive mechanisms and bring both personal and business results to impaired entrepreneurs and provides discernments into the disabled population's business endeavors in Bangladesh.*

Keywords: *Disabled entrepreneurs, challenges, motivators, support systems, and Bangladesh*

Introduction

Disabled people represent about 15% of the world-wide population among which almost 80% have working age (International Labor Organization, 2016). Most of them are deprived of formal education and career opportunities, which causes them to be excluded from political, economic, and social activities (World Bank, 2014). Disabled people are usually underpaid and discriminated and eventually they have less scope for conventional jobs that make unemployment rate higher (Somavia, 2007). Consequently, disabled people create their self-employment in entrepreneurship, which might be thought to be a response to discrimination at workplace and society (Caldwell et al., 2016). Such minority group is frequently assumed to be reliant on social aid because they find difficulties in getting jobs and even, they have less opportunity to employment (Cooney, 2008). As a result, the inclusion of people with disabilities in the business arena has become a substantial development (De Clercq & Honig, 2011). Entrepreneurship is an unconventional career having more chances to focus on an unexploited segment, as impaired people capitalize their capabilities to create groundbreaking solutions for people having similar difficulties (Reid, 2004).

It is evident that entrepreneurs have positive characteristics and supportive contexts to be successful in business (Miller and Breton-Miller, 2017). However, when disabled people want to

¹ Professor, Department of Management, University of Dhaka

² Professor, Department of Management, University of Dhaka

start their own businesses, they face both physical impairments as well as social barriers to enter the business world (Williams et al., 2017; Bagheri & Abbariki, 2017). Still, entrepreneurship is a feasible career option for the disabled with the possibility to be self-dependent and empowered by improving the prospects to develop competences and improve lives (Wiklund et al., 2018). In comparison to the abundance of study (Balcazar et al., 2014; Saxena and Pandya, 2018) on the basic proactive entrepreneurial capability, those with negative individual situation such as physical disorder has been given much less attention (Miller & Breton-Miller, 2017; Renko et al., 2018).

Moreover, researchers are also searching the pathways to enter the entrepreneurship world by the disabled people (De Clercq & Honig, 2011). Several studies have mentioned that life experience can motivate disabled individuals to create their own enterprises; however, less focus is given to know the methods of creating incapacitated entrepreneurs (Pagán, 2009; Williams & Patterson, 2018). As a result, there are calls for more research into how the life experiences of disabled entrepreneurs facilitate their entrepreneurship efforts (Wiklund et al., 2018; Hsieh et al., 2019). In this article, this under-researched topic is analyzed by analyzing the factors that motivate disabled people to be entrepreneurs and identifying the fundamental supportive arrangements that facilitate the rise of disabled entrepreneurship in Bangladesh.

Employing semi-structured interviews with 14 impaired entrepreneurs and an explorative approach, the basic factors as well as the supportive policies that inspire impaired individuals to be entrepreneurs and make success in their personal and professional endeavors are identified. Based on these practical findings, the challenges-adaptive mechanisms-results (CARE) model developed by Hsieh et al. (2019) is assessed to know whether it works on the disabled population's entrepreneurial efforts in Bangladesh. The CARE model investigated the primary obstacles that inspired entrepreneurial endeavors, the strategies employed to conquer those challenges, and the transformation of individuals involved into successful entrepreneurs. In the present study, the challenges, support services and entrepreneurial success of disabled people are identified in Bangladesh.

Research Objectives

This study has been made to identify different challenges that create disabled entrepreneurs and evaluate their entrepreneurial success along with the supportive mechanisms that facilitate their success. The specific objectives of this study are:

- a) to identify the social and personal barriers of the disabled entrepreneurs in Bangladesh.
- b) to find supportive mechanism to promote disabled entrepreneurship in Bangladesh.
- c) to assess the success of the disabled entrepreneurs in Bangladesh.

Literature Review

Based on the sociological perspective, disability and impairment have different meanings (Oliver, 2013). Impairment is an individual condition of "lacking part or all of a limb, or having a defective

limb organism or mechanism of the body” (Union of the Physically Impaired Against Segregation (UPIAS), 1976: 3), whereas disability is a societal position in which ignorance, confusion, and discernment within society create an environment of limiting the individual development of impaired people (Hasler, 1993; Shakespeare, 2013). This social concept of disablement contends that impaired people are disabled people when they experience social disabling barriers (Oliver, 2013). Accordingly, impairment is one’s own personal issue, while disability is communal status (Shakespeare, 2016). A number of factors limiting the development of people with impairment include negative social attitude towards people with physical disabilities, discrimination, lack of amiable infrastructure and transportation systems, restricted access to available resources, lack of general and specific education and job facilities (Oliver, 2013; Oliver et al., 2012). Disable people are prevented from enthusiastically partaking in and adding value to the community because of such issues.

Impaired people facing disability barriers have the highest risk of exclusion in social participation following lower educational and career opportunities (Somavia, 2007; Falch & Hernaes, 2012), as well as increasing unemployment rates and consequential poverty level (Alcock, 1997; Fitzgerald, 2007). According to disability researchers, an unfavorable environment might work positively to employ self-efficacy of disabled people to start their personal businesses, resulting in self-employment (Balcazar et al., 2014; Kitching, 2014; Saxena & Pandya, 2018). As disabled people face social barriers, they learn to take risk and tolerate failure (Boylan & Burchardt, 2002). These negative experiences might open new entries such as entrepreneurship, to include them in the mainstream of society. As such, entrepreneurship could be recognized as a substantial source of long-term and inclusive economic progress (Kitching, 2014) with the potential to ensure the involvement of relegated classes in the workforce composition and society (Halabisky, 2014). As a result, entrepreneurship may become a viable option for creating employment opportunities for the disabled people through self-employment (Bagheri & Abbariki, 2017; Wiklund et al., 2018).

Getting financial support, proper entrepreneurial education and training, and obtaining information using unique formats, for example visually impaired needs Braille, may present additional challenges for those with impairments (Renko et al., 2016; Saxena & Pandya, 2018). Furthermore, available studies on disabled entrepreneurship have disclosed institutional and cultural disparities (Pettinicchio, 2013; Bagheri & Abbariki, 2017). Government might offer, for example, financial help to disabled entrepreneurs, or may give legal protection or tax benefits to disabled persons working in different occupations (De Clercq & Honig, 2011). Countries having differing regulatory powers and economic positions might also have varying stages of widespread consciousness as well as recognition of disabled classes, resulting in a distinct range of life experience and alternative treatments (Falch & Hernaes, 2012).

Since possibilities to enhance their social position via mainstream employment could be restricted for many of those categorized as disabled, entrepreneurship may resemble an alternative for combating these obstacles (Boylan & Burchardt, 2002; Pagán, 2009). In the ‘Challenged Based Entrepreneurship’ (CBE) model, Miller and Breton-Miller (2017) distinguishes four types of entrepreneurs including impaired entrepreneurs who face significant encounters in life, as well as a few familiar responses resulting from all those depressing experiences that might help

them operating their businesses. Specific contexts have required people with disabilities to take adaptive actions that has ultimately led to entrepreneurship (Miller & Breton-Miller, 2017). Still more research is needed to know how disabled people could become entrepreneurial people in the economy (Bagheri & Abbariki, 2017; Wiklund et al., 2018). This research concentrates on entrepreneurs with physical disabilities in response to the desire to reframe entrepreneurship studies to go through disability issues as well as providing ideas for systematic research in the enablement process of support system for the disabled entrepreneurship. The major challenges that fueled entrepreneurial activity, how those challenges could be overcome with supportive mechanism and how the people involved evolved into effective entrepreneurs are the main focuses of this study.

Methodology

A qualitative explanatory study was appropriate because the goals of the current research were to identify diverse challenges disabled entrepreneurs faced and find the supportive responses which assisted them in achieving their personal as well as business results from their entrepreneurship. This study purposefully avoided focusing on negative aspects of the lives of impaired people, acknowledging that such challenges are unavoidable for them. As a substitute, this study contributes to the entrepreneurship arena by researching the business inclination of a group of people who are mostly neglected but could play an important role in society.

Sample

The study intended to introduce an in-depth evaluation of, and a set of ideas that might explain the societal context of disabled entrepreneurship. The underpinning causes or aspects that nurture entrepreneurship could be discovered using an interpretivist style (Packard, 2017), which is thought appropriate for this study to get the insights of the challenges and the network of supports for disabled entrepreneurship. The research data were deduced from in-depth semi-structured interviews of fourteen physical impaired entrepreneurs such as hearing loss, vision loss, limited mobility and movement caused by accidents, deteriorating diseases, or had been present since birth. The participants represented different age and gender groups, came from a variety of economic and educational backgrounds and they were involved in a wide range of business types. All participants were in four nearby cities (Narsingdi, Gazipur, Narayanganj and Munshiganj) of Dhaka, the capital city of Bangladesh. Due to their proximity to the capital city, these areas were selected. The information was gathered using semi-structured interviews, which allowed the interviewer to explore both social and personal aspects of the participants' lives (Hsieh et al., 2019). In a semi-structured interview format, the initial questions can be adapted based on the responses provided, facilitating the participants' expression of personal experiences and perspectives related to a specific topic (Creswell, 2013). Table 1 summarizes the background of the interviewees.

Table 1: Background of the interviewees (data from the interviewees)

No.	Gender	Type of disability	Location	Business
1	Male	Hearing loss Cause: From birth	Narsingdi	Distribution and sale of seasonal fruits in local market.
2	Male	Vision loss Cause: Accident	Gazipur	Running and maintain a mobile call center in the local market.
3	Male	Mobility disable Cause: Accident	Munshiganj	Managing bakery shop
4	Male	Deteriorating diseases (Friedreich ataxia) Cause: From birth	Narayanganj	Selling and buying of used Products.
5	Male	Vision loss Cause: Accident	Gazipur	Managing a barber shop in the local market.
6	Male	Mobility disable Cause: Accident	Narayanganj	Managing a stationary shop in the market.
7	Female	Vision loss Cause: Accident	Narayanganj	Owning a handicraft business and selling the products in local market.
8	Male	Vision loss Cause: Accident	Munshiganj	Owning a cosmetic shop for in the local market.
9	Female	Deteriorating diseases (Arthritis) Cause: From birth	Gazipur	Renting wedding dresses and cosmetic items for village people.
10	Male	Mobility disable Cause: Accident	Munshiganj	Small scale restaurant business in the local market.
11	Male	Vision loss Cause: Accident	Narsingdi	Fish farming Business.
12	Male	Deteriorating diseases Cause: From birth	Narayanganj	Running a tea stall in the street side
13	Male	Partial hearing loss Cause: From birth	Narsingdi	Selling of vegetables in the local market.
14	Female	Mobility disable Cause: From birth	Narayanganj	Running a female tailoring shop in front of the house.

Data Analysis

In the research analysis, both during and after the interviews, initial comments of the important and relevant issues were taken. The entire discussions were taped to prepare synthesized interpreted records to reflect what each interviewee answered to the study subject. The preliminary findings were identified after organizing the records. The respondents indicated various ideas. The researchers attempted to grasp the significant ideas that the contributors were attempting to convey and recapitulate them completely to support the development of the current findings.

A three-steps process was used to summarize and interpret the data relevant to the goals of this study. First, the words or short phrases mentioned by the participants were identified and assessed to develop the related concepts that support the current study scope. Second, relative data were arranged into groups based on the connections and rate of recurrence to create new categories of concepts. The overlying words or remarks from different members were marked as the main and important concepts. Finally at the third step, further analysis was made to find the interconnected and different concepts to create wider categorizations of them. For example, from the second step concepts, different factors that disabled people face to be entrepreneur were identified. In the last step, these factors were classified as barriers or challenges to become entrepreneurs. In these ways of getting the relevant information, this study followed Hsieh et al (2019) to identify the obstacles or challenges, support service areas and the impact of disabled entrepreneurship in the context of Bangladesh.

Findings

The study investigated the life experiences of those identified as disabled entrepreneurs. The empirical findings from the sample of 14 impaired entrepreneurs were classified into challenges or barriers arising from contextual or external factors and personal factors that were most likely to motivate the chase of entrepreneurship, supportive responses such as pursuing peripheral supports and rising own features to face the encounters in getting constructive entrepreneurial results and connected communal effects.

External Barriers/Challenges

People with disabilities face numerous challenges that are completely or largely beyond an individual's control (Miller & Breton-Miller, 2017). As a result, they could not participate actively in any undertakings; however, some challenges could play the role of major stimuli which encourage entrepreneurship. This study recognized external obstacles as well as personal weaknesses under the challenges that stimulate impaired people to be entrepreneurs.

Employment and disability study emphasizes the importance of social and attitudinal barriers, such as social exclusion, lack of compassion, and discrimination (Blanck et al., 2000; Goss & Goss, 1998) to be considered as the basic external obstacles to the impaired entrepreneurs. Because of negative attitudes and lack of empathy, impaired persons face discrimination. Social discrimination arises due to the continuous negligence to the impaired that could prevent their exposure of full potentials (Bhugra, 2016). Disabled people face discrimination in education, career development, economic empowerment, and autonomy due to social stereotypes. Most of the interviewees felt that they were not included in the typical community because of their disabilities. Another significant challenge was a lack of funding; they got no help from the financial organizations to get initial capital support. They revealed that government has not sufficient support services for the disabled population. They further reported insufficient formal support. For example, most schools were not designed to take care of them; they lacked adequate facilities and assistance. The workplace environment was not favorable (no ramps and separate elevators or limited working space) for their movement and work as well. The public transportation and

infrastructure systems had considerable problems for the disabled. Taxis might be an option, but not within the reach of every disabled person. Taxi drivers discriminated against some participants, and many lacked accessible vehicles. In a few cases the government is working to enact laws or regulations to improve public transportation accessibility for disabled, but in most cases, that would take times. Table 2 lists the external obstacles or challenges for disabled entrepreneurs.

Table 2: Challenges that disabled entrepreneurs face.

SL No.	Challenges that Hinder Starting Entrepreneurship
1	Discrimination, lack of empathy, and social exclusion
2	Inadequate access to funding
3	Lack of general education facilities
4	Lack of support and opportunities efforts from the government
5	lack of facilities in the public infrastructure and transportation systems
6	Society's negative stereotypes mind set
7	Lack of implementation of laws supporting impaired people

Source: Output of the analysis

Personal Conditions

Like external contextual barriers, individual's physical and psychological barriers obstruct societal insertion (Hall, 2016; Williams et al., 2017). Corporal limitations of impaired entrepreneurs relate to lower level of normal activities, such as the inability to move or control any body part, or to learn how to control their body after the mishap (as some participants described it). People might need to learn again how to move body parts, reorient themselves with their habitats in case of being blind or accept the deteriorating loss of movement are examples of the latter. Psychological effects can also be problematic. Those who were not born with impairment may experience psychological stress as they are unable to go back to their normal life due to movement loss, putting extra restrictions on their personal, professional and social lives. Even though many impaired entrepreneurs accepted their in-born or accidental disability, they had to face the challenges and overcome those. Disabled persons may perhaps separate themselves and become despondent as people view them as if they are sick and can do nothing.

To sum up, lack of compassion and isolation from the larger society create obstacles that prevent individuals with disabilities from fully participating in society. Nevertheless, such negative social attitudes work as positive motivating factors to make them entrepreneurs (Renko et al., 2016).

Supportive Mechanisms

Several mechanisms were identified that enabled entrepreneurs with impairments to adjust with these obstacles, incorporating external support as well as individual qualities that motivated or inspired them to adjust to obstacles and accomplish in their lives both professionally and personally.

External Support Mechanisms

A helpful social network: Family and peers are regarded as critical supportive elements in the empowerment and motivation of those with disabilities (Fawcett et al., 1994). The findings indicated that a supportive social network, such as family, friends, and religious groups, served as important external support for the participants in overcoming societal barriers and pursuing entrepreneurship. Some participants who were born with their disability emphasized the importance of being supported by their family, who treated them as “normal” from childhood and encouraged them to participate in society rather than overprotecting or isolating them.

Resource availability: The study also discovered that education is an important support mechanism. Six of our participants completed bachelor’s degrees, three started college but dropped out due to environmental constraints, and three completed high school but were unable to attend college due to financial constraints. Another two participants had already graduated from college when they became physically disabled because of an accident or degenerative disease: Aside from traditional education, participants appreciated professional training provided by universities or non-governmental organizations, though some programs needed to be tailored more specifically to the needs of people with various impairments. Different charitable organizations and social service organizations can work to highlight the potentialities of disabled people, enhance social awareness about them, do voluntary supports for them and arrange different programs with media coverage for their social inclusion. Prior study shows that to avoid unemployment, people with disabilities turn to self-employment and become entrepreneurs, and education and training play a role in this process by empowering individuals with disabilities and enabling them to develop entrepreneurial attitudes (Mota et al., 2020).

The internet has played a significant role in recent years, allowing people to work remotely from home using social media and online marketing, allowing networking, increasing flexibility, and enabling virtual access (Vassallo, 2016). Increased internet or digital resources have helped entrepreneurs with physical impairments overcome many previous barriers. Technology has facilitated the spread of ideas, allowing businesses to reach more customers and expand into new markets. Table 3 states the name of supporting organizations as mentioned by the respondents.

Table 3: Types of Supporting Organizations

SL No.	Types of Organizations
1	Government
2	Non-government organizations (NGOs)
3	Private organizations
4	Financial and Non-financial organizations
5	Charitable organizations
6	Support service organizations

Source: Output of the analysis

Developing positive personal characteristics

Our research also uncovered several unique motivating elements and personal traits that allowed participants to adjust to challenging situations or unfavorable experiences while honing their entrepreneurial skills to overcome obstacles and launch their own businesses. An important driver of entrepreneurship was a strong desire to attain economic independence rather than rely on social handouts. All participants agreed that they could support themselves and their family just like other individuals and they are not a burden on society. Because they dislike feeling worthless, the respondents thought that even if their businesses didn't succeed, they would still have attempted other things.

It was found that a strong desire to help people with impairments was another important personal motive. Personal encounters with social obstacles and difficulties led to the development of this desire. All the participants were involved in their communities and thought that starting their own business would help them to do better. Due to their limitations, the participants encountered difficulties in expanding their firms. They asserted that as a result, they felt more strongly connected to an entrepreneurial spirit, which inspired them to overcome these obstacles and succeed in business. Because of their significant experiences overcoming obstacles and addressing problems, many of the disabled entrepreneurs had learned patience and tenacity. These two qualities are crucial for entrepreneurs.

To solve problems and make decisions, one must be creative, which is related to having an entrepreneurial attitude (Fillis & Rentschler, 2010). The participants claimed that their regular routines served as inspiration for their creative business efforts. Because of the challenges they encounter daily, people with impairments have been proven to be more tolerant when coping with unpredictable situations proving that they could fight with risk and uncertainty inherent in entrepreneurship (Saxena & Pandya, 2018). Some of those who participated in the interviews claimed that going through challenging or unpleasant events had given them the courage to try new things or novel approaches. Few studies have found that disabled entrepreneurs have a unique set of individual (attitude, entrepreneurial self-efficacy, and entrepreneurship learning self-efficacy) as well as functional (entrepreneurial, commitment, and social) competencies (DeMartino et al. 2011; Bagheri & Abbariki, 2017). Table 4 shows the reasons of being entrepreneur and Table 5 lists the entrepreneurial skills as mentioned by the interviewees.

Table 4: Reasons Preferring Entrepreneurship

SL No.	Reasons
1	Being self-dependent
2	Reducing disparities
3	Getting self-empowerment
4	Creating employment
5	Reducing poverty
6	Contributing to stakeholders
7	Increasing economic growth
8	Innovating new things

Source: Output of the analysis

Table 5: Top 10 Entrepreneurial Skills

Rank	Top 10 Entrepreneurial Skills
1	Self-confidence
2	Honesty
3	Patience
4	Industrious
5	Perseverance
6	Positivity, creativity
7	Self-motivation and learning
8	Strong mental strength
9	Better understanding ability
10	Enthusiasm

Source: Output of the analysis

Results

Business Results

Achievements in business: By offering some flexibility in how they conduct business and in what they do, changed working circumstances, an accessible location, and lowered transportation barriers, entrepreneurship enables disabled persons to customize their working conditions to their needs (Pagán, 2009). Because their own experiences offer them a unique perspective on these demands, people with disabilities can also create creative solutions to unmet needs of other impaired (Caldwell et al., 2016; Hwang and Roulstone, 2015; Parker Harris et al., 2014). As a result, many of the participants were able to better comprehend the demands of the disabled community and base their business decisions on personal experiences. For instance, they may target disabled groups and take advantage of possible new markets by catering to the needs of people in circumstances like their own. Additionally, a few participants built an accessible workplace into their firms to open career scopes for those with impairments.

Personal Results

Personal achievements: The participants' ability to be disabled entrepreneurs had also helped them accomplish several personal goals. For instance, the desire for independence and autonomy was one of the main motivations for many people to seek business. Some participants' entry into the entrepreneurial sphere had also given them social recognition and exposure, enabling them to talk about their own experiences overcoming obstacles on the path to becoming entrepreneurs. As a result of their accomplishments and experiences, attitudes toward people who are classified as impaired are changing, inspiring others with impairments to pursue their own personal or professional development. These media stories occasionally worked as advertisements for their own companies.

Social impacts: Along with their professional and personal achievements, these entrepreneurs made a huge societal impact. Some, for instance, have purposefully created their business models to offer a workplace without any physical limitations, so opening up career prospects to other disabled people. The participants' success as entrepreneurs had also given them the ability to inspire and motivate other disadvantaged individuals. Given the significant obstacles they, as disabled entrepreneurs, had to overcome, the respondents had developed a deep sense of empathy for others in comparable circumstances, trying to serve as role models by sharing their own experiences with overcoming obstacles and encouraging more disabled people to participate in business and society for both financial and social reasons.

Discussion

According to the early findings, people with disabilities have a story of their oppressed and segregated life due to physical incapacity and social exclusion (Parker Harris et al., 2014). These negative experiences are found in the forms of either external social barriers or internal personal physical and psychological challenges (Pagán, 2009; Caldwell et al., 2016; Hsieh et al., 2019). These typical external hindrances, such as social exclusion and discrimination, lack of employment opportunities and financial support, institutional hindrances, such as inadequate legal and tax support, non-friendly transportation and infrastructural arrangements, inadequate living and working conditions, and personal limitations, both physical and psychological, are also pervasive in Bangladesh.

However, having to deal with such a wide range of difficulties can inspire persons with disabilities to turn to entrepreneurship as a substitute. The current study discussed several encouraging methods that could assist disabled entrepreneurs overcome barriers and grow their own firms in light of these difficulties. The results showed that social networks like family, friends, and religious organizations are crucial for inspiring them. Families that valued self-reliance and problem-solving develop persistence and leadership qualities, which turned disabled people into human capital in running business. Many of the disabled business owners used both external supports and internal motivation to overcome obstacles in their personal and professional lives, or even to turn their disabilities into benefits. So, based on their personal experiences, they created their own companies that offer employment chances to people with disabilities. Even they created a novel company concept to address unmet requirements of the disabled persons. The findings showed that people with disabilities might overcome societal bias and underappreciation through their determination and self-confidence, which resulted in business, personal, and social accomplishments. Overall, the study findings supported Hsieh et al (2019) in the context of Bangladesh as well.

Limitations and Future Research

This research acknowledges several limitations. This study selects participants of disabled entrepreneurs from Dhaka, the capital city of Bangladesh, for accessibility reasons. Although developing country context is evident to some extent in the findings, in future additional locations could be included in a cross-cultural investigation to examine how cultural and economic factors

influence disabled entrepreneurship development. In the current study, a general category of disabled entrepreneurs is identified ignoring different types of physically disablement. Further research could categorize impairments and the respective supportive mechanisms for these different types could be conducted. Finally, to improve the disabled entrepreneurial process model, disabled entrepreneurs and their entrepreneurial career development stages might be recognized and reviewed to find out the challenges and support systems of respective entrepreneurial career development stages.

Conclusion

The research has shown that physically challenged individuals can overcome their physical and social barriers through a supportive process. The findings show that these barriers might become their inspiring sources to be entrepreneurs with the help of various supportive systems, and that successful entrepreneurial outcomes could be realized in the forms of personal, business and social gains. It is evident that prior experiences with social disability and social exclusion motivate impaired persons to avail supportive systems and become successful in their entrepreneurial career journey. Furthermore, it is revealed that a systematic problem requires a systematic solution. It is contended that the collective strength of the blend of the disabled individual's personal desire and support systems to be entrepreneur could be effective in correcting a social context that presents a variety of challenges to those with impairment. Consequently, this study sheds light on what motivate disabled entrepreneurs and what support systems facilitate their entrepreneurial career, filling a knowledge gap regarding the entrepreneurial process for the disabled people. Policymakers could have guidelines to create favorable supportive policies for ensuring disabled people inclusion in entrepreneurship arena. Governments could bring impaired population in the business world by creating legal and tax protection, accessibility to resources, technology and education, securing transportation and infrastructural facilities. Specialized institutions could assist government initiatives in their own ways. Families and other communal association working for the disabled people could focus on the strengths ignoring their limitations to use their skills and competencies in promoting business attitude and performance of this specific group.

Acknowledgement

The researchers are deeply thankful to the sponsorship of the Centennial Research Grant, University of Dhaka through which they have got the opportunity to work on it. Besides, a big acknowledgement goes to all the respondents who have co-operated with the researchers to collect the relevant information. At the same time the researchers are also grateful to the anonymous reviewers to enrich the article.

References

- Alcock, P. (1997) *Understanding Poverty* (2nd edn). New York: Palgrave Macmillan.
- Bagheri, A., and Abbariki, M. (2017). Competencies of disabled entrepreneurs in Iran: implications for learning and development. *Disability & Society*, 32(1), 69-92.

- Balcazar, F. E., Kuchak, J., Dimpfl, S., Sariepella, V., and Alvarado, F. (2014). An empowerment model of entrepreneurship for people with disabilities in the United States. *Psychosocial Intervention*, 23(2), 145-150.
- Bhugra, D. (2016). Social discrimination and social justice. *International Review of Psychiatry*, 28(4), 336-341.
- Blanck, P.D., Sandler, L.A., Schmeling, J.L., et al. (2000). The emerging workforce of entrepreneurs with disabilities: Preliminary study of entrepreneurship in Iowa. *Iowa Law Review* 85: 1583–1668.
- Boylan, A. and Burchardt, T. (2002). Barriers to self-employment for disabled people. Report for the Small Business Services, Department of Trade and Industry, London, October.
- Caldwell, K., Harris, S. P., and Renko, M. (2016). Social entrepreneurs with disabilities: Exploring motivational and attitudinal factors. *Canadian Journal of Disability Studies*, 5(1), 211-244.
- Cooney, T. (2008). Entrepreneurs with disabilities: Profile of a forgotten minority. *Irish Business Journal*, 4(1), 119-129.
- Creswell, J. W. (2013) *Research Design: Qualitative, Quantitative and Mixed Methods Approaches* (4th edn). Los Angeles, CA: Sage.
- De Clercq, D., and Honig, B. (2011). Entrepreneurship as an integrating mechanism for disadvantaged persons. *Entrepreneurship & Regional Development*, 23(5-6), 353-372.
- DeMartino, R., Atkins, W. S., Barbato, R. J., and Perotti, V. J. (2011). Entrepreneurship in the disability community: An exploratory study on the deaf and hard of hearing community (Summary). *Frontiers of Entrepreneurship Research*, 31(4), 5.
- Falch, R. and Hernæs, U. J. V. (2012). Disability, social identity, and entrepreneurship: Evidence from a laboratory experiment in rural Uganda. Master's Thesis, Norwegian School of Economics.
- Fitzgerald, E. (2007). Disability and poverty. In: Cousins M (ed.) *Welfare Policy and Poverty. Combat Poverty Agency*. Dublin: Institute of Public Administration, pp.229–257.
- Goss, D., and Goss, F. (1998). SMEs and the disability discrimination act: A case for change?. *International Small Business Journal*, 17(1), 89-95.
- Halabisky, D. (2014). Entrepreneurial activities in Europe: Entrepreneurship for people with disabilities. OECD Employment policy papers no. 6. Paris: OECD Publishing.
- Hall, E. (2016). *Towards Enabling Geographies: 'Disabled' Bodies and Minds in Society and Space*. London: Routledge.
- Hasler, F. (1993). Developments in the disabled people's movement. In: Swain J, French S, Barnes C, et al. (eds) *Disabling Barriers, Enabling Environments*. London: Sage, pp.278–284.

- Hsieh, Y. C., Molina, V. M. J., and Weng, J. (2019). The road to entrepreneurship with impairments: A challenges-adaptive mechanisms-results model for disabled entrepreneurs. *International Small Business Journal*, 37(8), 761-779.
- Hwang, S. K., and Roulstone, A. (2015). Enterprising? Disabled? The status and potential for disabled people's microenterprise in South Korea. *Disability & Society*, 30(1), 114-129.
- Kitching, J. (2014). *Entrepreneurship and Self-Employment by People with Disabilities*. Paris: Organization for Economic Co-operation and Development (OECD).
- Miller, D., and Le Breton-Miller, I. (2017). Underdog entrepreneurs: A model of challenge-based entrepreneurship. *Entrepreneurship Theory and Practice*, 41(1), 7-17.
- Mota, I., Marques, C., and Sacramento, O. (2020). Handicaps and new opportunity businesses: what do we (not) know about disabled entrepreneurs?. *Journal of Enterprising Communities: People and Places in the Global Economy*.
- Oliver, M., Sapey, B. and Thomas, P. (2012). *Social Work with Disabled People* (4th edn). Basingstoke: Palgrave Macmillan.
- Oliver, M. (2013). The social model of disability: Thirty years on. *Disability & society*, 28(7), 1024-1026.
- Packard, M. D. (2017). Where did interpretivism go in the theory of entrepreneurship? *Journal of Business Venturing*, 32(5): 536-549.
- Pagán, R. (2009). Self-employment among people with disabilities: evidence for Europe. *Disability & Society*, 24(2), 217-229.
- Parker Harris, S., Renko, M., and Caldwell, K. (2014). Social entrepreneurship as an employment pathway for people with disabilities: exploring political-economic and socio-cultural factors. *Disability & Society*, 29(8), 1275-1290.
- Pettinicchio, D. (2013). Strategic action fields and the context of political entrepreneurship: How disability rights became part of the policy agenda In: Coy G (ed.) *Research in Social Movements, Conflicts and Change*. Bradford: Emerald Group Publishing Limited, pp.79-106.
- Reid, A. (2004). Social entrepreneurs: A new brand of disability-rights activists. *Disability World*, 23, 1-5.
- Renko, M., Parker Harris, S., and Caldwell, K. (2016). Entrepreneurial entry by people with disabilities. *International Small Business Journal*, 34(5), 555-578.
- Saxena, S. S., and Pandya, R. S. K. (2018). Gauging underdog entrepreneurship for disabled entrepreneurs. *Journal of Enterprising Communities: People and Places in the Global Economy*.
- Shakespeare, T. (2013). *Disability Rights and Wrongs Revisited*. London: Routledge.

- Shakespeare, T. (2016). The social model of disability. In: Davis LJ (ed.) *The Disability Studies Reader* (5th edn). New York: Routledge, pp.214–221.
- Somavia, J. (2007). *Facts on Disability in the World of Work*. Geneva: International Labor Organization.
- Vassallo, W. (2016). *Crowdfunding for Sustainable Entrepreneurship and Innovation* (1st edn). Pennsylvania, PA: IGI Global.
- Wiklund, J., Hatak, I., Patzelt, H., and Shepherd, D. A. (2018). Mental disorders in the entrepreneurship context: When being different can be an advantage. *Academy of Management Perspectives*, 32(2), 182-206.
- Williams, J., and Patterson, N. (2018). New directions for entrepreneurship through a gender and disability lens. *International Journal of Entrepreneurial Behavior & Research*, 25(8), 1706-1726.
- Williams, V., Tarleton, B., Heslop, P., Porter, S., Sass, B., Blue, S., ... and Mason-Angelow, V. (2018). Understanding disabling barriers: a fruitful partnership between Disability Studies and social practices?. *Disability & Society*, 33(2), 157-174.