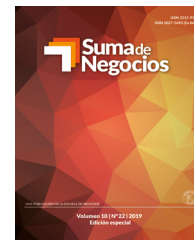




# SUMA DE NEGOCIOS



## Research article

# Entrepreneurship of people with disabilities in Spain. Analysis of the political and institutional dimension



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### ABSTRACT

This article is part of the results of broader research on entrepreneurship in people with disabilities. It is about investigating the effects and implications of the political and institutional aspects for the incentive or not, of entrepreneurship in people with disabilities. The method used is qualitative, so it is based on 15 interviews with different representatives of groups involved in the entrepreneurship of people with disabilities. From the analysis of his speech, it is shown that public policies, the configuration of the regulatory framework and institutions play a fundamental role in the realization of entrepreneurship in people with disabilities. Not only by providing the necessary infrastructures and resources but also, they can play a significant role by promoting an adequate vision of people with disabilities and their entrepreneurial skills.

### Emprendimiento de las personas con discapacidad en España. Análisis de la dimensión política e institucional

#### RESUMEN

Este artículo forma parte de los resultados de una investigación más amplia sobre emprendimiento en personas con discapacidad. En él se trata de indagar qué efectos e implicaciones tienen los aspectos políticos e institucionales para la incentivación, o no, del emprendimiento en las personas con discapacidad. El método empleado es de tipo cualitativo, por lo que se basa en la realización de 15 entrevistas a diferentes representantes de colectivos implicados en el emprendimiento de personas con discapacidad. Del análisis de su discurso, se muestra que las políticas públicas, la configuración del marco normativo y las instituciones desempeñan un papel fundamental para la materialización del emprendimiento en personas con discapacidad, pero no únicamente facilitando las infraestructuras y recursos necesarios, sino que, además, pueden cumplir un papel muy relevante promoviendo una adecuada visión de las personas con discapacidad y de sus capacidades emprendedoras.

### Palabras clave:

Emprendimiento, personas con discapacidad, políticas públicas, aspectos legales, apoyo institucional.

## Introduction

The public and social policies developed in modern societies have been changing the concept of disability, over time. Thus, disability, as a human and social condition, has undergone a positive evolution for several decades and today, the result of awareness is defined based on people and their rights (Gómez-Mejía, Balkin and Cardy, 2008; Saad and Mini, 2018, Ventosa, 2012). Thus, a relatively new conception begins to be assumed in the second half of the twentieth century and becomes relevant with the rise of the Welfare State and, above all, the appreciation of the concept of citizenship, which dignifies all individuals in a society. A new social culture appears, which allows for new aspects such as prevention, community insertion or rehabilitation to be taken into account, which has been essential elements in changing the concept of disability (Sánchez, Hernández and Raya, 2016). So in this way, "it was like special centers of work and education were created, arising in turn, associations and unions of persons with disabilities and relatives, to defend their rights and promote a total labor insertion" (Sánchez-Mora and Lopera, 2014, p.239).

Concerning people with disabilities, from the public authorities there have been many established and institutionalized measures, which have promoted the integration of people with disabilities, through educational and social policies, in all areas; also in the labor market, and that is the main factor for structuring and social integration of individuals in their society. In this, both public and business institutions have been involved, attending not only to social and labor legislation, which obliges them, but also going further in the world of corporate social responsibility (CSR) (Riaño, 2011; Tobío, 2013).

All this has been possible, thanks to the action of many international, national, autonomous and local organizations that have pronounced themselves on this new way of understanding disability. For example, the OMS, which since 1980 echoes this situation, currently defines disability as a "general term that covers deficiencies, limitations of activity and restrictions on participation," understanding "restrictions" as the social barriers that prevent people from participating in different sectors of society, also in the workplace. In the same way, the International Convention on the Rights of Persons with Disabilities declares that this is not static, but is a concept that results from "the interaction between people with disabilities, and the barriers due to attitude and the environment that prevent their full and effective participation in society, on equal terms with others". It represents an advance in its application and interpretation on an international scale (Jiménez-Lara and Huete-García, 2017). He points out, in this way, the importance of removing social barriers for a global integration in society and the need to reform them to make employment accessible to all people (Rey-Pérez, 2018). In this same line, Moya (2014, pp. 125-126) indicates that the International Convention on the Rights of Persons with Disabilities, "It has important consequences such as the visibility of this citizen group within the United Nations Human Rights protection system."

As regards the Spanish legislation, the 1978 Constitution, as a rule from which the other laws emanate, reflects that Spain is a social and democratic State of law, which in its legal system indicates freedom, justice, equality, and political pluralism, as superior values (article 1). Also, that all Spaniards are considered equal before the law, without there being any discrimination based on birth, race, sex, religion, opinion or any other condition or personal circumstance or social (Article 14).

So, from this definite idea of diversity as a value of society and its consideration as an employment and business opportunity, as well as a current image of citizenship, we address the issue that concerns us (Pin, García and Gallifa, 2007).

Given the background described, this research represents an evaluative approach to the result, after the described path, of the political and institutional dimension in the matter of disability and entrepreneurship.

## The entrepreneurship of people with disabilities. Importance of public policies and the performance of institutions

The existence of a series of barriers, physical or accessibility more or less resolved, has been one of the essential problems suffered by the group of people with disabilities, but, over time, this aspect has been relatively easy to solve. However, they are much more complicated to solve social barriers as:

The lower educational level and a professional qualification further away from the demands of the productive system; the existence of stereotypes or social prejudices, related to their employment potential; the difficulties of accessibility to the job; non-compliance with positive discrimination measures or the development of passive policies that persuade the development of a work alternative (García-Palma, 2017, pp. 87-88).

However, following the new times, greater awareness and social consensus towards integration:

It is necessary to point out that the effort developed so far by the legislator, public administrations, associations in defense of the rights of people with disabilities and, above all, the desire of them to join the labor market has caused that this objective is increasingly achievable (Sánchez-Mora and Lopera, 2014, p. 247).

Thus, we can affirm that the integration of people with disabilities is admitted as a reality.

Taking into account the integration of people with disabilities into the labor market, it is essential to address their incorporation into the world of entrepreneurship, in the same way as the rest of the working population does, as another way of accessing the job market and personal improvement and see what is being done from the public and business institutions. In terms of entrepreneurship and disability concerning their concerns, their needs and their possibilities of achieving it, since, as indicated by Ortiz and García (2018, p. 73). "The work developed by the Administration is key to be able to modify the economic and social

environment of the group of people with disabilities and, thus, be able to favor the possibilities of entrepreneurship of this group." For many years, in Spain, through legislation, the lives of people with disabilities have been improved. Also in labor.

The Spanish Constitution, in its article 49, establishes:

[...] The public authorities will carry through a policy of forecasting, treatment, rehabilitation and integration of the handicapped, physical, sensorial and psychic to whom they will provide the specialized attention they require and will protect them especially for the enjoyment of the rights that this title grants to all citizens (Sempere, Cano, Charro, and San Martín, 2005).

Hence the proliferation of socio-labor measures, in terms of disability and its increasing independence from other measures focused on other groups. From this article 49 of the SC, emanate other norms that have been key for the labor development of people with disabilities. It stands out among all the Law 13/1982 of Social Integration of the Disabled (LSIDI), which has been amended several times and that was decisive.

For Cardona and Cabeza (2014, p.359), "the labor integration of people with disabilities must be carried out under conditions that guarantee the application of the principles of equal treatment and non-discrimination (Article 35.1 RD Legislative 1/2013)". These authors point out the existence of a specific anti-discrimination concept regarding disability, the concept of "reasonable adjustments" (Cordero-Gordillo, 2018; Font-García, 2018), introduced in the Spanish legal system with the transposition of Directive 2000/78/SC of the Council of November 27, 2000, which establishes a general framework for equal treatment in employment and occupation.

The Annual Employment Policy Plan outlines the active employment policies and frames the different programs and services designing several lines of action, including entrepreneurship. However, after reviewing all these lines, of state rank, but developed by the autonomous communities, there is no specific program focused on entrepreneurship in the collective (García-Palma, 2017).

On the other hand, the Plan of Action of the Spanish Strategy on Disability (2014-2020) includes the promotion of the entrepreneurship of people with disabilities, as an operational objective in terms of employment, although it does so with little intensity, although its value lies in plan measures with an absolute time path.

It is interesting to review the Practical Guide of CERMI 2018, which includes the incentives and public support for the autonomous employment of people with disabilities, among which we can highlight:

- State aid (managed by the autonomous communities): subsidy for the establishment and financial subsidy.
- Bonuses of social security contributions: for self-employed persons with disabilities, without age limits and with different incentives depending on the situation of the affected person.
- The hiring of children with disabilities of self-employed workers.

- Taxation and tax benefits: self-employed workers have tax incentives for self-employment in the income tax of individuals, proving the disability situation and the degree of disability.

However, there are some gaps on the part of the Administration, regarding the compatibility of benefits and employment, generating uncertainty and making it difficult to assume risks in the search for professional opportunities for people with disabilities (ODISMET, 2017).

The autonomous communities also have the competence to develop regulations to support and encourage self-employment and entrepreneurship, such as economic measures, through subsidies; measures to obtain financing under better conditions by entrepreneurs; or promotion of knowledge through projects directed by third parties; tax incentives; guardianship of the entrepreneur with disability, etc. (Megino and Abril, 2014). In this sense, there are essential differences between autonomous communities and also between specific collectives, such as the one that occupies us in this work. The absence of specific regulations aimed at this group is significant.

As a result of the above arguments, it would be necessary to promote the establishment of specific norms for persons with disabilities or that all labor legislation would include the need to meet the requirements of this group, in terms of entrepreneurship. The actions directed to improve the economic autonomy of the collective, have to be accompanied by social policies tending to overcome any existing stereotype or prejudice (Mercado-García, Aizpurúa-González, and García-Vicente, 2013).

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## Methodology

For the analysis of the implications of the political and institutional scenario in the entrepreneurial activity of people with disabilities, a qualitative methodology based on in-depth and semi-structured interviews has been used, based on a previously established script. It has been considered the most appropriate technique to provide a higher degree of freedom to the interviewee and interviewer while meeting the objectives set in the research.

Regarding the profile of the people interviewed, there are 15 people related to the world of disability and entrepreneurship. Specifically, three profiles have been identified:

- People with disabilities and experience in entrepreneurship and their families.
- People with disabilities without experience in entrepreneurship.
- Professionals and institutional representatives related to disability (doctor, work counselor, and social worker).

The interviews were conducted personally, after agreeing on the time and place to carry them out. Also, it was recorded in audio, which has allowed the subsequent literal transcription for analysis.

The discourse analysis was executed with the professional software ATLAS.TI, and was accomplished on the textual levels (from codified citations) and conceptual (a level

at which the relationships between the codes and citations were worked on).

### **Political and institutional scenario in the entrepreneurship of people with disabilities. The speech**

The discourse analyzed through the conduct of the interviews allows to recognize a whole series of elements that can be grouped among public policies, legal aspects, and other institutional actions, and all of them share is referred to the elements that sustain the organization of life in society. These are aspects characterized by their relationship with the Administration or other institutions and the actions they can take to promote the entrepreneurship of people with disabilities (Manzanera, 2018).

#### *Specific elements of public policies for the entrepreneurship of people with disabilities*

Discourse analysis of those interviewed relation to public policies allows us to identify several elements that we can recognize, such as the main tasks; the specific needs to be covered to favor entrepreneurship in people with disabilities; the limitations or disadvantages that have to contribute to mitigating and other social issues identified in the speech.

Regarding the main tasks of public policies, the promotion of self-employment or entrepreneurship is fundamental, as an axis to be developed through diverse mechanisms, and at the same time, as well-known as education or professional guidance. However, it is noted that this task in general and the purpose of pursuing anyone, regardless of whether or not they have a disability.

Society has to invest a lot in training for entrepreneurship and within that, the entrepreneurship aspect of people with disabilities, without distinguishing it from entrepreneurship in general. There are very few entrepreneurship companies that have come out of nowhere; the usual thing is not that, the normal thing is that the person comes out trained, knowing what their skills are, knowing what their disabilities are and then giving them a legal environment to start working. (I.10).

The specific nature of the tasks of public policies on entrepreneurship in people with disabilities is reflected in two main elements. First, that these policies should contribute to strengthening the potential of this group, for the performance of specific functions or activities, according to the type of disability, constituting a key aspect in the orientation of people with disabilities.

It is about finding that, all people have something positive, a particular skill, all people have an individual ability. It is about finding that skill or abilities, encouraging them, promoting them, making them see that they can correctly develop that ability, that way they will feel better and more integrated in society and once that is put in place, that person can reach where he wants, with training, with adequate means of adaptation (I.10).

Second, the entrepreneurship of people with disabilities requires specific policies and programs that make it viable in the collective. Without these policies or specific programs with a clear purpose towards promoting the entrepreneurship of people with disabilities, it is difficult for the Administration and the institutions to fulfill their mission. Therefore, it is understood that it is their responsibility to implement this type of action.

And there I do put a strong point, the issue of institutions, that institutions support and have programs to help the entrepreneurship of this type of people. Not as an NGO but even exhaustively studying the profitability and viability of the company you want to start with your characteristics of disabled and if that has a future (I.2).

Another block of elements identified in the speech is a series of specific needs that must be covered to proceed in the entrepreneurship of the shared object of analysis. Among these elements, we can highlight the administrative simplification. The establishment of simple procedures and procedures is an incentive whose effects show more intensity in people with disabilities.

The first thing they tell me is that they ask for forty thousand papers and much bureaucracy. So for me, institutionally, it is an impediment, it should facilitate it much more (I.12).

A similar situation occurs with the availability of resources to facilitate and promote entrepreneurship. Although it is a transversal need, any entrepreneur, regardless of their characteristics, the added difficulties of obtaining income, the result of greater social and labor integration difficulties, making it a measure of extraordinary impact on potential entrepreneurs with disabilities.

Mainly we have to take into account that people who do not have disabilities have arrived at all the resources long before people with disabilities (I.5).

Another of the specific needs that are evident in the analysis of the discourse of the interviewees is a piece of adequate professional advice for the development of the activity, whose function is not only limited to supplying a lack of legal, financial or economic knowledge. Also to mitigate the feeling of loneliness that often occurs when opting for self-employment and entrepreneurship, so adapted to people with disabilities.

Do not feel alone. I had it in the course that I told you what I did, I had a tutor who helped me a lot, and I thought the company was going to work, and he told me around here, or I would do this or that. So I have felt wrapped up in that sense because he has worked with me explicitly taking into account my visual problem and he has provided it to me (I.9).

In addition to the exposed elements, there are a series of limitations that have to be mitigated by public policies. Thus, it is necessary to point out the necessary functional adaptation to the jobs and their tools, this being a primary

element to allow the entrepreneurship of people with disabilities.

Because if we give you help... grant projects, come, pay you the percentage of the social security fee, but if an adaptation does not accompany that or you do not give access... If you give me the money, but I do not know how to access that project or do not adapt to it, I will have it very difficult, sometimes impossible (I.4).

Similarly, people with disabilities require financial support, so that the lack of resources or guarantees to access financing do not become an impediment to developing an entrepreneurial project.

Because many people who have initiative and want to get ahead if there are no measures that help, some bonuses or financial aid is much more difficult. You have to have a good economic situation. Having a disability can vary if you have an excellent economic situation or not, that is also very important (I.15).

However, in the speech, other limiters of great relevance and non-material nature are recognized in persons with disabilities. These include overprotection and stigmatization that often characterizes the group. Both limit the entrepreneurial capacity of these people, with equal or greater intensity than other material factors.

It can not be that because you are blind, sell a coupon. Well, no, because maybe that blind man does not want to sell a coupon or has been trained, has studied, has laws and wants to set up his law firm (I.7).

In short, it is clear from the discourse that the broad field of action of public policies in promoting entrepreneurship for people with disabilities has to contribute to standardization. In order to do so, a disability must be made visible, the collective's successes and show the competitiveness capacity of entrepreneurs with disabilities, eliminating the possible undervaluation that a person may suffer due to having a disability.

That I think is important, to spread and that there is a space in which entrepreneurs visualize and see each other. Especially in the face of changing the stereotype that society has, which always sees us as the sick, the ones that have to be taken care of... that changes, that does not have to be that way. So, to make visible that there are people with disabilities that are successful, I think it is crucial (I.7).

All these elements are interrelated and lay the foundations for an adequate intervention from public policies that promote entrepreneurial activity in this group and, with it, their personal and professional inclusion.

### ***Instruments institutional support and main legal aspects of entrepreneurship of people with disabilities***

More than public policies can be recognized, in the analysis of the speech made, a series of legal and institutional elements linked to these, which are also relevant to promote

entrepreneurial activity in general and people with disabilities in particular.

Normative adaptation is reflected as one of the fundamental aspects. That is the need for a general regulation that encourages and promotes entrepreneurship in general and that, in the necessary elements, take disability into account, as, for example, in matters of prevention of occupational risks. However, it is important to note that it is not a question of generating norms for entrepreneurs without disabilities and another for entrepreneurs with disabilities, but of the adequate consideration of the characteristics of people with disabilities in the regulations addressed to any entrepreneur.

Positive discrimination but within the standard framework, it is not to say that this is for the capable and this for the disabled. No, no, if we are all capable, it is only about seeing what I am capable of and what I am not [ ... ] then that at the time of the practice as a general rule for everyone and with this positive discrimination for people with physical or sensory disability (I.10).

Thus, we can say that the legal aspects may limit or hinder entrepreneurship of people with disabilities and therefore is recognized that these elements are relevant, as derived from the Government, institutions and several standards and that action on these elements is essential to encourage entrepreneurship among those who wish to opt for this experience.

There is no doubt that if the Government, the institutions and the law favor it, it is also good (I.3).

Another of the fundamental aspects in this area are disability or retirement benefits, since their existence may discourage the promotion of an entrepreneurial or work activity. Here two elements converge: on the one hand, the material need to obtain income in case the provision is not given or is insufficient, but also, the personal need for professional and entrepreneurial development, this being a sizeable motivating element.

I do not want to be a pensioner, I want a decent job that can be compatible with my disability, and I think it can be achieved and the state, autonomous and local agencies have a lot to say (I.10).

Likewise, other aspects are reflected in the analysis, although they would be shared for any entrepreneur, whether or not they have some disability. This is the case with the role of taxation. The analysis shows that most of the demands match those that can make people without disabilities, for example, when there is sufficient income taxed, especially at the beginning of the entrepreneurial activity.

I would not mind paying what was needed, the taxes they put on you whenever you pay, but they should have a little bit of consideration at the beginning, and it should be paid according to the invoices (I.9).

However, as was the case with other issues exposed, specific considerations derived from the person's disability situation must be recognized. For example, a person with

a disability may have additional costs for functional adaptation that should be considered. In this sense, the interviewees also warn of the existence of specific financial aid. In short, any measure in this direction that facilitates entrepreneurship in general and persons with disabilities, in particular, is positively valued.

And then the issue of taxation, because in the last social security reforms, the modification of social insurance was taken into account, some enlargement when the entrepreneur is a person with a disability, which had not been taken into account until now because I thought that entrepreneurs could be people with disabilities (I.5).

In an exercise of conceptual organization of these elements, it can be affirmed that the analysis shows that benefits are legal aspects that have a substantial effect, as motivators or inhibitors of entrepreneurship, in people with disabilities and that, like tax issues, are linked to the normative update.

Finally, it is possible to identify a series of aspects of an institutional nature in the discourse analysis. The institutional support that is derived from the analysis understood in a broad sense, with the involvement of different actors: families, governments, third sector organizations, financial institutions..., in short, social institutions and, therefore, society as a whole. This support is essential to facilitate the entrepreneurship of people with disabilities.

The institutions, for the need that from the social context and the environment in which to develop entrepreneurship is necessary to have institutional support, especially if you have no other type of family support, or economic. If there is no institutional support, it is challenging to move forward a project, a company (I.14).

In this sense it is crucial to facilitate the access of these groups to the resources offered by the different social institutions; that is not only relevant that they are, but also the resources they offer can reach any person, such as training resources. The quantitative assessment of the existing institutional support for entrepreneurship in people with disabilities is divergent, although there is an agreement in the fact that this needs to be broadened and intensified, as is the case with improving access to resources that materialize this support.

Then the issue of accessibility, I think that for us it is imperative because administrations may have the best range of aids, we can have the best training and the best design, but if I do not access all this, is that I am out. If I can not train because I can not even reach the information that is in the public administration... (I.7).

It is clear that we are not in a society where entrepreneurship is promoted or supported, even if something else is said in the media, and logically there is no support as it should be for people with this type of disability (I.14).

As for specific institutions, in addition to the usual ones, the significant role that the university and the third sector can play is added. The involvement of these institutions,

given their idiosyncrasies, is valued as a key to increasing autonomy and the promotion of entrepreneurship in people with disabilities. That is, they can contribute added value and complementary to existing ones.

There is education, companies have training, with the strike exists... There is training for workers and managers, but I see the subject of the university as fundamental (I.2).

The work of the associations in the last 40 or 50 years is what has motivated progress in the integration and inclusion of people with disabilities, in which people with disabilities are now arriving, and a long time in the labor market, but entrepreneurship had not been focused until very recently (I.5).

Public policies, the configuration of the regulatory framework and institutions play a fundamental role in the realization of entrepreneurship in people with disabilities. This not only derives from the infrastructures and resources that they offer as a whole, in which they have to integrate the needs of people with disabilities but also from the role they play as conduits for an adequate vision of people with disabilities and their abilities enterprising.

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## Conclusions

Once the political and institutional aspects of entrepreneurship and disability have been addressed, it is confirmed that the situation of people with disabilities has improved considerably for decades, with an objective and a certain tendency towards the normalization of their life in society. However, given that individuals, in general, seek to improve their well-being, with ever-increasing standards of quality of life, it is evident that much remains to be done to achieve the full inclusion of this group, still vulnerable, in society (Sánchez-Mora and García-Palma, 2017).

On this path towards full integration is necessary greater involvement of public authorities through different saw as in coordination with the families, the third sector and the financial sector, so that the insertion socio-labor and also entrepreneurship, is a reality. In this sense, it is necessary to promote and activate legislation that covers all legal aspects related to entrepreneurship in general, and the entrepreneurship of people with disabilities in particular, but not as distinct areas, but as a complement to each other, enforcing the "concept of reasonable adjustments" used in previous sections. All of this, be aware that the subject we are dealing with, is a very complex issue. Since, on the one hand, the scope of entrepreneurship has gained importance and has recently been revalued as an economic opportunity for employment and productivity. On the other, the promotion of employment, in general, of people with disabilities is still a topic of scarce and recent travel.

However, all these political measures are significant, in the field of entrepreneurship and the integration of the affected group, these will not be successful if they are not accompanied by a social consensus on the imperative need to put them into operation. It is therefore of vital importance to encourage the sociocultural change that has been taking

place, but without any fissures or ups and downs, in order to normalize the real option of employment and entrepreneurship for all citizens, also for those with a disability. An advance that marks the conviction of the citizenship that anyone can undertake a project; whatever their life situation is and that allows understanding that also people with disabilities can believe in themselves when opting for entrepreneurship as a work option.

In effect, the scenario that makes up public policies and other legal aspects, as well as institutions, have a leading role as dynamizers of this sociocultural change. The analysis shows that, beyond the specific aid of a material nature that the group may require in its professional development process through self-employment or entrepreneurship, an implication is needed from public policies and institutions for the normalization and visualization of the entrepreneurship in people with disabilities. A sociocultural process that allows them to develop their potential, to receive the resources available in the same way as people without disabilities, and to facilitate the participation of the collective in the existing processes and mechanisms for any future entrepreneur (funding, guidance, and advice, training ...). Not so much through the development of additional mechanisms that make a difference between people with disabilities and those without disabilities.

To achieve this is essential to respect their autonomy and their capacity for personal development, without additional privileges that could implicitly imply an undervaluation, both for themselves and for society itself, of great personal achievements. People with disabilities only require a few supports or adjustments that allow them to develop an entrepreneurial project that, with its lights and shadows, just like any other entrepreneur, allows them to choose their way of contributing to social growth.

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