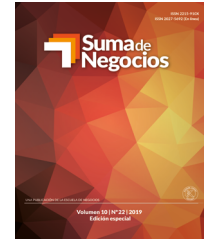




# SUMA DE NEGOCIOS



## Research article

# Entrepreneurship of people with disabilities in Spain: Socioeconomic aspects



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## ABSTRACT

Entrepreneurship is fundamental to achieve greater social and labor inclusion of disabled people. The primary objective of this study is to go in depth in the socioeconomic aspects that influence the entrepreneurship of the disabled individual. After a qualitative study through 15 semi-structured, individualized and oral interviews, the results show that this group presents a particular social and financial situation which differentiates them from the rest of the individuals who decide to undertake and hinders this process. Disable people undertake mainly for a survival need because they have less income and higher expenses derived from their disabilities, as well as their self-realization need. The availability of financial resources usually is lower than other individuals, so they obtain them principally from their reduced social environment, recommending individual medium-term taxation. The social status of recognition for being self-sufficient and generating wealth is another important socioeconomic element. Finally, several measures proposed to guide the efficient entrepreneurship of this group.

## Emprendimiento de las personas con discapacidad en España: factores socioeconómicos

### RESUMEN

El emprendimiento es fundamental para conseguir una mayor inclusión social y laboral del colectivo de discapacitados. Este estudio tiene como principal objetivo profundizar en los aspectos socioeconómicos que influyen en el emprendimiento del individuo discapacitado. Tras un estudio cualitativo por medio de 15 entrevistas semiestructuradas, individualizadas y orales, los resultados muestran que este colectivo presenta una situación socioeconómica concreta que dificulta su emprendimiento y les diferencia del resto de individuos. Básicamente, emprenden por la necesidad de supervivencia, pues tienen menos ingresos y mayores gastos derivados de sus minusvalías, y por su necesidad de autorrealización. La disponibilidad de recursos financieros es normalmente inferior al resto de los individuos, consiguiéndolos esencialmente de su reducido entorno social, recomendándose una especial fiscalidad a medio plazo. El estatus social de reconocimiento por ser autosuficientes y generadores de riqueza es otro importante elemento socioeconómico. Finalmente, se proponen varias medidas orientadas al emprendimiento eficiente de este colectivo.

Palabras clave:

Emprendimiento, discapacidad, factores socioeconómicos, recursos económicos y supervivencia.

## Introduction

In recent years, the perception of people with disabilities as individuals who can actively participate in the labor market has improved significantly. Thus, it is possible to find disabled staff in most companies developing different jobs. Factors such as new technologies or existing regulations have encouraged the disabled community to abandon the old paradigm of dependence, active part of the labor market both as a worker/a self-employed as employees (Esquivel, 2010). Having a job promotes the integral development of persons with disabilities, making these feel more socially useful, to have higher self-esteem, social recognition, and economic independence. Hence increasingly observe the group of people with disabilities fully interacting both in private and in society, just like any other (Rozali, Abdullah, Ishak, Azmi and Akhmar, 2017; Rozali et al., 2018).

Despite the progress made, individuals with disabilities are influenced by various factors that hinder their insertion in both the social and labor fields (Suárez, Sánchez and Alvarado, 2014; Yamamoto and Alverson, 2017). Thus, the unemployment rate increases to 46.6% in Spain, they are the group between 25 and 45 years who suffered most in 2013 (White Paper on access and inclusion in public employment of people with disabilities, 2014), well above the group of non-disabled. Therefore, Alonso (2014) states that the disabled group has difficult inclusion in the labor market, especially if they decide to undertake.

Despite this difficulty, the literature states that entrepreneurship is the primary way to achieve equality and social justice for this group (Cooney, 2008). Moreover, it is advisable to use self-employment more frequently to help integrate people with disabilities, as it would provide them with paid work and be self-sufficient, overcoming widespread socioeconomic situations such as unemployment, underemployment or counting only with income from a disability pension/subsidy (Ashley and Graf, 2018; Ostrow, Nemeč and Smith, 2018; Wiklund, Hatak, Patzelt and Shepherd, 2018).

Therefore, this article has the objective of knowing the critical socioeconomic factors that influence the disabled entrepreneur, since through their knowledge effective policies can be designed to promote entrepreneurship for disabled people. Said policies, in addition to creating a more significant number of companies, would imply the social and labor inclusion of a higher number of disabled people, with the social benefit that this would imply both for this group and their families and for society (Jeanes et al., 2018).

To do this, we propose to make to approach to their socioeconomic status from in-depth interviews, semi-structured, individualized oral and certain people with a particular profile: disabled experienced venture, disabled inexperienced in entrepreneurship, and professionals and representatives institutions (doctors, work counselors, and social workers) related to disability.

Therefore, this study is divided into four different sections. The first establishes the theoretical framework existing in the literature on entrepreneurship and disability. The second part exposes the methodology followed to achieve the intended objective, while the third section includes the

results obtained from the interviews, which also offers a discussion of these. Finally, a series of conclusions and recommendations are included to promote entrepreneurship in the disabled group.

## Entrepreneurship and disability

Entrepreneurship is a crucial activity for the development of today's society, due to the benefits that companies generate in the area where they are located: they mobilize resources, promote innovation, or create employment and wealth, among others (Nicolás, Rubio and Fernández-Laviada, 2018; Schumpeter, 1934).

For this, it is necessary that a person has an idea of business, consolidated on a project and get the project to succeed. In this way, business models and tools are required to direct the process, adapted to the characteristics of the company to be created and the entrepreneur who will start it (Esquivel, 2010). Likewise, entrepreneurial culture is required, understood as the capacity for initiative, search for business opportunities and assumption of risks (García, Martínez and Fernández, 2010). The individual is also required to have the precise technical knowledge to develop and execute the business project and, also, face a complex, dynamic, professionalized and competitive environment (Esquivel, 2010), and manage it properly. Then, human capital plays a central role in the phenomenon of entrepreneurship (Kessler and Frank, 2009; Kim, Aldrich and Keister, 2006).

Therefore, literature understands that the success of the company depends on the skills and attitudes of the entrepreneur himself, such as enthusiasm, confidence in the project, risk, ability to make decisions, company management and personnel management skills, innovative and open character, motivation for the development of the company facing difficulties, adaptation to changes, initiative, or negotiating skills, among others (Alonso, 2014).

Thus, the disabled must develop a profitable business idea, feel capable of carrying it out successfully, get the necessary financing for its implementation, develop an entrepreneurial culture, have the necessary knowledge or not be afraid of the possible failure, between other aspects (Alonso, 2014; García et al., 2010), all these skills and abilities are not incompatible with the fact of being disabled, but the truth is that their situation is more complicated.

Previous studies on individuals with disabilities have shown that their human capital, such as work experience and training, are lower due, in part, to unequal access to education for this group (Dakung, Orobía, Munene and Balunywa, 2017; Park and Bouck, 2018). Thus, 43.1% of the Spanish disabled have primary or lower education, and 77.3% have a high school secondary education. As a result, only 10.5% of people with disabilities have university studies in Spain, compared to 28.8% of the non-disabled (White Paper on access and inclusion in public employment of people with disabilities, 2014). This situation justifies their low levels of work experience and training, which puts them at a disadvantage when it comes to entrepreneurship (Renko, Harris and Caldwell, 2016).

Besides, disabled people find greater difficulties when it comes to entrepreneurship. Their disability can make them feel that they have a higher probability of failing and lower levels of self-efficacy which, in turn, will lead them to have more difficulties in obtaining financing for their project.

In recent years, public administrations have invested in the preparation and implementation of public policies to promote entrepreneurship. Thus they have developed bonuses in Social Security contributions, tax benefits, assessment of the disability situation when scoring projects, or support to collective entities to promote self-employment campaigns, among other activities (Alonso, 2014). However, no specific measures have been found for people with disabilities to undertake (Esquivel, 2010; Goggin, Yu, Fisher, and Li, 2018), and in the areas that do exist measures of decisive action towards this group, these do not seem to be sufficient (Suárez et al., 2014).

The different socioeconomic situation of the individual with a disability causes the inefficiency of those measures for the promotion of entrepreneurship. Thus, it is assumed that they have been discriminated against over the years, with a lower level of education and a high level of unemployment (White Paper on access and inclusion in public employment for people with disabilities, 2014). Also, they are currently in a situation of social vulnerability or family overprotection. For this reason, they usually avoid having contact with the society outside their closest circle (Esquivel, 2010), which could motivate, along with the lower educational level, their situation of poverty and exclusion (Suárez et al., 2014).

On the other hand, the situation of vulnerability does not affect the whole group of disabled people equally. As stated by various authors, it can find different types of disability (physical, mental and sensory) and, besides, different levels in each of them depending on the severity of the disability (Alonso, 2014). The situation of vulnerability causes the existence of different socioeconomic situations within the disability group itself (Alonso, 2014).

Although the higher levels of disability are also associated with a greater degree of difficulty and vulnerability, the fact is that any disability, regardless of type and level, requires medical care that entails some costs. These expenses are supported in full or in part by disabled people in most cases (Alonso, 2014). So all of this, together with its low labor insertion rates, means that the group of disabled people has a low economic level, which makes it more difficult for them to have their financing for the company they wish to create. And not only that, but it also hinders them from obtaining outside financing, since the fact of having a difficult economic situation does not favor the obtaining of financing to start up their business project (De Klerk, 2008).

Therefore, experts stress the importance of social support (friends and family) to the disabled individual may undertake, as this support conditional access to the financial capital of entrepreneurs (Brüderl and Preisendorfer, 1998; Jammaers and Zanoni, 2018; Rizzo, 2002). However, social support is more than just financial aid (Esquivel, 2010; Saxena and Pandya, 2018). For the disabled entrepreneur, the moral support of the family or the people in their social

environment is considered even more influential than the fact of having the financing for the project. So it is because most of them have low self-esteem, and this type of support is fundamental (Esquivel, 2010). However, their social network tends to be smaller, where family members interact, the paid staff that works for them in their businesses and those with whom they reside (Lippold and Burns, 2009). Also, disabled people are more likely to have fewer families (Olsen and Clarke, 2003) or to question having children. Taking into account that social relationships are valuable to support the entrepreneurial process, the social situation of the disabled individual is a disadvantage compared to the non-disabled (Renko et al., 2016).

Therefore, in the context in which the entrepreneur with a disability finds himself, some factors are interrelated, and that condition him when starting up his company, as is the case of economic variables, education, and labor experience, type, and severity of disability, family relationships and personal contacts (Buntat, Roslan, Nurmira, Ibrahim and Salleh, 2016; Renko et al., 2016). In addition to the analysis performed on these factors in this section, it is observed that, in general, most of these factors represent a more significant challenge for disabled individuals who are considering undertaking.

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## Methodology

This research has been carried out using a qualitative methodology. Specifically, in-depth, semi-structured, individualized and oral interviews have been conducted. Indeed, this technique has been used to consider it the most appropriate to promote a higher degree of freedom to the interviewee and interviewer and facilitate the collection of the different nuances expressed by the interviewees in his speech.

Regarding the profile of the individuals interviewed, there are 15 people of Spanish nationality related to the world of disability and entrepreneurship. In particular, three profiles were identified:

- People with disabilities and experience in entrepreneurship, as well as their families.
- People with disabilities without experience in entrepreneurship.
- Professionals and institutional representatives related to disability (doctors, work counselors, and social workers).

The analysis of the speech has been made with the professional software ATLAS.TI (version 8) that allows a qualitative analysis of multimedia data and texts. In this case, he focused on the study of the socioeconomic factors mentioned by the interviewees. Thus, after a detailed reading of the interviews, the program identifies the appointments that correspond to the selected topic, collects them and creates a specific code for them. From there, an analysis of textual descriptive content (according to citations associated with the same code) and conceptual analysis (level in which the relationships between codes and citations are analyzed) has been made.

Finally, the design of the script of the interview has responded to the different dimensions from which entrepreneurship is addressed and its characteristics in this group: personal and psychological; institutional/legal; environmental culture; educational/formative; economic and family. The questions that guide the interview can be found in Appendix 1.

## Results

As we have seen previously, socioeconomic factors condition the life and the future of work and professional life of people. According to the methodology developed, this section focuses on analyzing the different socioeconomic factors relevant to the disabled entrepreneur.

In particular, respondents highlight several socioeconomic aspects related to the entrepreneurship of disabled people, which are grouped into three categories: survival, disposition of economic resources and reaching a status or position in society.

Among the socioeconomic factors in undertaking related to survival would include their lower economic resources to survive. These resources are limited by having more necessary expenses (medicines, home help, and rehabilitation, among others) and the higher difficulty that the disabled have in finding a job and being able to support themselves financially. Therefore, it reflects situations that drive the search for a job on their own or by others in order to have the economic resources to survive, as reflected in the answers of the respondents:

That person tries to find a job and does not find, only obstacles, problems..., because an alternative way that depends on himself, and that does not depend on others, is considered (I.15).

Sometimes you do not find a job, or they do not give you the work (I.11).

There comes a time when the company where you work closes, and you are at an age when it is complicated to find a job on behalf of another (I.2).

You have to look for your life mainly because, if in normal situations the thing is complicated, still more when you are disabled and worse if you are a disabled woman (I.9).

The main reason for me is economic, and from there to see if you can perform this activity, include it in society. I think the primary motivation would be economical (I.12).

Unfortunately the first is the need (I.14).

From the words of the interviewees it is clear that entrepreneurs with disabilities do not always undertake because they have a good business idea that they want to exploit, but because of the situation of inequality and economic need they encounter. When respondents are asked about their motivation to undertake, the majority affirms that the disabled undertake because they find it more complicated to find a job as an employee:

You need to live on something (I.2).

You are forced by circumstances (I.11).

Perhaps precisely because companies do not give you work (I.11).

It is an option that arises and makes it possible to solve the problem of not having a job (I.5).

You have to look for beans as you can because they do not have a safe option of work (I.7).

Thus, entrepreneurship is executed by an economic need for survival, since:

You do it because you do not have economic resources and can not find work and therefore have to find a way to speak fluently (I.14).

They have to have careers to ensure revenues (I.2).

However, there is also a personal motivation, that of feeling integrated, useful and socially recognized, that makes disabled people undertake:

They need to be recognized, to feel useful and overcome themselves (I.1).

The step has been saying he wants to be autonomous and independent in his life and then he needs to work (I.7).

Besides, regardless of the disability, it is necessary to have a good business idea to exploit, so that the venture is profitable:

Regarding the business idea, there are those who have an excellent business idea and who launch themselves. Not everyone has this predisposition, with or without disabilities (I.12).

Therefore, the group of disabled people has a higher difficulty when it comes to staying financially; since it is more complicated for them than for others to find a job. Consequently, they decide to create a company with which, in addition to obtaining the necessary resources to survive and maintain themselves economically, they handle to feel useful, and realized in the society in which they live.

Regarding the socioeconomic aspect to undertake availability of resources, indicate that it refers to the financing and origin of the economic-financial resources necessary to undertake (own financing, family business or pension income). Thus, in the case of funding, respondents highlighted the difficulties faced to undertake for lack of financial means:

If the person does not have the financial means or no aid, no matter who wants to carry through an activity it is tough. When there is institutional support or economic ease is much easier to achieve the activity (I.15).

If there are no economic means because it can not accomplish the entrepreneurial activity (I.15).

Without financing, it is impossible to undertake and if there is not enough time for the project to begin to bear fruit and have economic results (I.14).

In many cases, the people who can be thrown back are the economic resources and the economic contribution, the investment that must be made when undertaking business. Those two areas are essential for me: having a good idea and have even the minimum investment to start the business (I.13).

Hence, the main problem faced by people with disabilities, like any other individual, is to obtain the necessary economic resources. Also, it stresses that it would be

necessary to apply a tax to consider and the time needed for the business to start generating profits and initial expenses are covered as indicated by one respondent:

Especially finance and taxation, which is attached... because if there is good financial support, but they supervise you a lot... one thing for another (I.14).

That there was a real plan, not halfhearted, that offers a start and has no continuity, but a long-term plan of a clear, severe project and sufficient support until the company is consolidated and that would be almost exclusively financial... They undertake only those with high economic potential (I.14).

In the end, many ventures go to the bottom because of that, because there is not enough waiting time for the company to start giving benefits. They start charging before... whereby the debt grows, then if no benefits... even if any, debts or interest debts take profits (I.14).

Therefore, not only it is necessary that individuals have resources with which they can start a business, but also have a considerable margin of time for the company to start giving benefits. Consequently, aid to entrepreneurs should not only be economical at the time of starting the company but should also consider the reduction of taxes in the first years of activity when the company is not yet profitable.

Regarding the origin of economic-financial resources, in most cases (between 47% and 73%) provide in personal savings of its founders or a single payment of unemployment benefits (Sanchís, 2011). Respondents show that their resources come from their funds or family support, as access to other sources of funding is more limited. For example, it will be challenging to obtain financing for a single payment of the unemployment benefit (state aid after having previously, worked as an employee) due to the low rate of activity of the group. Also, it is hard for banks to finance a business idea because of its restrictive conditions and greater guarantees required for disabled people, as well as the higher cost or of financing (associated with risk). Precisely, one of the respondents ironized:

And, of course, you can go to the bank that finances you..., because I do not know if you have started a business in your family, but you know what I am talking about... (I.8).

However, among the disabled people there are different situations:

A man who has been an entrepreneur, also a successful entrepreneur, I think it was a pharmacist and had a disability. So he said he was not going to leave the pharmacy, but he had set up a rural house business because he had some land... Is it the same case as the little one...? Well, no, because he has already been an entrepreneur, he has contacts. As you said, how can they not endorse... You can not generalize because each person is..., because disability comes when it comes. All persons with disabilities are not equal (I.7).

Also, it is not even interested in our aid, because it has an economic cushion that will not need anything (I.7).

Therefore, there is a need to analyze the economic situation of each disabled individual to offer appropriate measures to their reality and needs in an individualized way.

Likewise, disabled people can have economic-financial resources derived from a family business whose activity they decide to continue. In this case, the entrepreneurs know that activity, and it is part of their culture. However, family support is essential for a disabled entrepreneur to move forward, as indicated by some interviewees:

Entrepreneurs who have engaged in this activity, with a level lower middle capacity, as are people who come mostly from family, to maintain family businesses and level of disability, I think that it is circumstantial (I.2).

They, themselves, can not develop that activity or set of all business activity that carries a work activity (I.2).

The cases of entrepreneurs with disabilities, which have not been many..., have been closely linked to a family business culture, that is, the children of entrepreneurs, even if they have a disability, they see a way forward, and the family themselves favor it because they have the company created (I.4).

I do not see a disabled person, if a still less severe disability, undertaking in this society without economic, family support... I do not see (I.14).

These statements show the added difficulties faced by the disabled when collective undertaking, being necessary family support. Also, not only funding but also the severity of the disability will affect that a person needs more or less help from their relatives (I.14).

Likewise, the disability pension can have an adverse effect in undertaking the disabled person, because by having a guaranteed minimum income, the cost of opportunity of not working is more reduced. On the contrary, not having a disability pension can push the disabled to undertake:

And takes you to have to take action because you have to go on living and do not have conditions to retire, and to be able to retire as invalid (I.2).

Fundamentally, it is because they have to have a work activity to ensure an income, as long as their disability does not allow them an early retirement under certain conditions. In other words, that is not always the case, and more so lately where disability pensions are very rare. While it was relatively easy to access to disability and no such cases were registered, but now many people do you ask that question (entrepreneurship) primarily an economic motivation, guaranteed income (I.2).

If a person with a disability is charging a non-contributory pension of 420 or 450 euros and they offer him a job to get up at six in the morning and charge 800 euros, then... the family is not going to encourage him (I.5).

It is true that aid (pensions) are necessary because there are people who need them, but there are cases in which labor integration could be achieved, and it is counterproductive. However, nowadays, these pensions can be made compatible, and they are not lost. So, if for any person it is good to work, then for a disabled person not to stay at home and be able to go out and be able to socialize because it is imperative (I.5).

However, other disabled people interviewed, such as interviewee 10, consider that they need a job to feel fulfilled:

I do not want to be a pensioner, I want a decent job that can reconcile with my disability, and I think it can get and state, regional and local organizations have much to say. It is compensation to a physical or sensory impairment which has a person is compensated by a tax exemption, with subsidies or tax credit, because it is a more difficult venture for that person because of their disability (I.10).

After overcoming so much, I think it is a pride to have become an entrepreneur (I.10).

Finally, the social status of the disabled people is another socioeconomic factor that can affect their desire to undertake according to the answers obtained. That is, the position and recognition that society gives to a person as an entrepreneur is essential.

There is no doubt that the cultural, economic aspects, the possibilities that we all have condition us (I.4).

Get to have heritage, no matter how small, nor need it... in this society that nobody thinks that an entrepreneur can generate much wealth, but if only one is status standard (I.10).

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).

Besides, the training and preparation obtained can also have a positive effect on the entrepreneurship of disabled people, as stated by some interviewees:

If you have proper training or basic training opens many roads... (I.11).

The training is essential because we have health problems and what we were doing, we knew it very well; we can not carry it out, and then we have to find another way out. Moreover, the output often goes through training, because there are many things that the market demands, but perhaps, we are not prepared to carry them through. However, if we have the necessary training, we can make it (I.15).

The skills of a person with a disability would have a lot to do with training, having a high level of education, not an average training, but even highly qualified training, in such a way that there is robust competition in a field where the disability has no negative influence, and if we do not go, it seems that it would be impossible... I do not see people with disabilities undertaking if they do not have at least some high skills through university degrees... (I.14).

However, one respondent doubted that training influenced when it came to undertaking:

I can not say that the training is so decisive... I still think that it is not so decisive because I have in mind cases of one level and another, with the same limitations or the same possibilities of undertaking... (I.4).

In any case, it could be said that the availability or non-availability of economic resources influence entrepreneurship, which is associated with a specific status or social condition.

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## Conclusions

This article aims to show some of the socioeconomic factors influencing entrepreneurship of people with disabilities.

From a theoretical perspective, it is concluded that entrepreneurship is affected by a series of economic variables, training and work experience, and family relationships and personal contacts exacerbated in the case of people with disabilities, which also affects the type and severity of his disability.

Based on the qualitative study conducted, are drawn some conclusions concerning three aspects such as the need for survival, the provision of financial resources and achieving status or position in society.

Respecting survival, it shows that people with disabilities have more trouble finding work, coupled with his most significant personal expenses as a result of their disabilities. For this reason, people with disabilities start with a question of economic need. However, there are also some cases in which creating a business covers personal self-fulfillment needs.

The availability of resources is also considered a factor essential for entrepreneurship, more pronounced for the disabled. Access to sources of financing and outside help is limited, with the project's profitability having a relative weight to achieve these economic resources. Therefore, in most of the cases, entrepreneurs with disabilities should launch their own business or facilitated by the family funds. Obtaining bank financing is difficult, although exceptions are depending on the personal situation of each disabled person.

In addition to financing, the need for taxation that considers the time required by each business to recover the initial investment and begin to obtain benefits is also underlined. Although this measure is essential for disabled entrepreneurs, it could be extended to any other entrepreneur.

Also, although a priori it seems that the pension for retirement could help the disabled individual to undertake, because they have their economic resources, the truth is that it can discourage entrepreneurship. This situation could be reversed if fiscal measures are encouraged that make it possible to combine their pension with a job or the creation of a company.

Finally, it has also been found that being an entrepreneur with a disability offers a social status of recognition for being able to generate wealth and be self-sufficient. Therefore, the disabled not only undertake for reasons of need but can also be a way for this group to get out of the situation of discrimination that they have in most countries of the world.

Regarding whether training favors entrepreneurship, in general, it is considered essential for the development of economic activity, despite a discrepant respondent who considered that training does not always promote attitudes related to entrepreneurship, but the search of work for others.

As a summary, it is concluded that the disabled individual has a more complicated socioeconomic situation in general and when undertaking in particular. In particular, it is more difficult to find a job, so the need makes him undertake despite not always having sufficient funding to do so, being necessary the support of their families.

It is also essential that a state fiscal policy is developed with positive action measures aimed at entrepreneurs in general and entrepreneurs with disabilities in particular. With this, it would be to promote entrepreneurship in this group, improving their status and status in society.

However, there is great diversity within the group of disabled people, so these measures must be adapted to the characteristics of each (mainly type and severity of disability) to be efficient, in addition to giving sufficient publicity to that this collective knows them and uses them.

Another measure could be to offer alternative sources of funding so that groups with disabilities can carry out their entrepreneurial projects, given their limited own resources and difficulties in obtaining financing from third parties.

Likewise, it would be a fundamental measure for disabled entrepreneurs to encourage support not only from family members but also from the rest of society. Perhaps family members or friends could freely help the entrepreneur at the beginning of his business could be compensated with tax incentives. Besides, it could also be interesting that investing in companies created by the disabled decrease as a donation to a social cause.

Furthermore, it should be considered that disability aid could be made compatible with the creation of new businesses, to encourage entrepreneurship among the disabled, since they can count on specific resources to cover the initial financial needs of their companies.

Offer training courses aimed at promoting entrepreneurship among the disabled would be another new measure to appreciate the advantages of taking this initiative and have an adapted work that allows them to be self-sufficient and useful for society, thus achieving the equality and social justice they deserve. Even online training could be offered to avoid possible displacement problems. This training could be aimed at participation in business incubators/nurseries, in some cases aimed exclusively at this group.

Therefore, despite the limitations of this work (centered in Spain and with a small number of surveys), a first approximation is offered to concrete socioeconomic factors that affect the entrepreneurship of the disabled group. This initiates a process of empirical contrast based on the literature that will allow generalizing the conclusions obtained.

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## Appendix 1: Interview script

### DIFFERENCES THEMATIC BLOCK

1. Can differences in entrepreneurship be seen when the person who develops it presents some type of disability (sensory or physical)? If so, what can those differences be concerning the person without a disability?
2. What could be the underlying reasons (motivations) that would explain entrepreneurship in people with disabilities?

### COMPETENCES THEMATIC BLOCK

3. What are the characteristics, capacities, abilities, qualities, character traits... (in other words, competences) that help to understand and value entrepreneurship in people with disabilities?
4. Among the following elements: psychological; institutional-legal; cultural-environmental; educational; relatives; Physical-accessibility, what do you think are more important than others when it comes to understanding entrepreneurship in people with disabilities? Why?

5. Which of the following aspects: geographic area, industry, finance, taxation... What do you think are more important than others when it comes to understanding entrepreneurship in people with disabilities? Why?

6. What elements do you consider to limit (mediate, prevent, hinder, deteriorate or condition) entrepreneurship in people with disabilities? Why?

### PROSPECTIVE THEMATIC BLOCK

7. What elements (scenarios, variables, aspects...) would help to promote entrepreneurship in people with disabilities?

8. From the following competencies (show file), which ones (5) are the most important for the entrepreneur who has some disability?