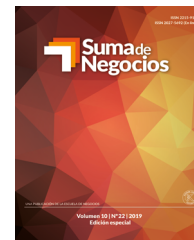




# SUMA DE NEGOCIOS



## Research article

# Critical constraints for disable entrepreneurs: fiscal and economic-organizational factors



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### A B S T R A C T

In this study, the analysis of the situation of the entrepreneurship of people with disabilities is analyzed, in order to identify the main differential elements that suppose an economic, fiscal and organizational barrier or obstacle. Through the case study methodology, it is evaluated if these obstacles are more significant in people with disabilities. The results of the analysis of the respondents' answers allow us to conclude that the intensity with which some of these factors condition the entrepreneurial activity of people with disabilities is noticeably higher. Likewise, from the study, it is deduced that the economic sector, the access to financing, the legal form of the company, as well as the need for adequate taxation, are elements that are configured as essential when analyzing the principal issues that affect the entrepreneur with a disability.

### Barreras para emprendedores con discapacidad: factores fiscales y económico-organizativos

### R E S U M E N

En este estudio, se aborda el análisis de la situación del emprendimiento de personas con discapacidad, con el fin de identificar los principales elementos diferenciales que suponen una barrera u obstáculo económico, fiscal y organizativo. Mediante la metodología del estudio de casos, se analiza si este tipo de obstáculos son mayores en las personas con discapacidad. Los resultados del análisis de las respuestas de los entrevistados permiten concluir que la intensidad con la que alguno de estos factores condiciona la actividad emprendedora de las personas con discapacidad es sensiblemente superior. Asimismo, del estudio se deduce que el sector económico, el acceso a la financiación, la forma jurídica de la empresa, así como la necesidad de una adecuada fiscalidad, son elementos que se configuran como esenciales a la hora de analizar las principales cuestiones que afectan al emprendedor con discapacidad.

### Palabras clave:

Emprendimiento, personas con discapacidad, diversidad funcional, fiscalidad, forma jurídica, factores económicos.

## Introduction

When a person decides to start a business, beyond the individual elements, he has to face a series of contextual economic, organizational and fiscal aspects that condition how the project starts and develops (Reynolds et al., 2005).

These factors have a determining influence on people who intend to launch an initiative in the same social and cultural context (Hayton, George & Zahra, 2002). However, the entrepreneurial initiative of people with disabilities should be addressed from the intrinsic problem of this group and their needs for obtaining results (Sharma, 2018). A question that has received little interest in the literature on entrepreneurship (Kasparova, 2011; Pagán, 2009; Pavey, 2006) and which has a particular relevance, since it is a mechanism of special importance for the integration of people with disabilities (Caldwell, Harris & Renko, 2017; De Clercq & Honig, 2011; Jones & Latreille, 2011).

Some studies show how the efforts of nascent entrepreneurs with some disability are less likely to become successful entrepreneurs due to the particular challenges they have to face (Ashley & Graff, 2018; Renko, Harris & Caldwell, 2016).

On the other hand, it is a fact that many times entrepreneurs with disabilities face a competitive disadvantage when they have to compete with entrepreneurs with disabilities (Roni, 2009), due to the higher cost they must assume to overcome the limitations of their disability in order to guarantee equal conditions with the rest of the company in the sector. Economic costs that affect the initial investment, and therefore make the financing of the projects more significant and more difficult (Boylan & Burchardt, 2003; Moro, Fink & Kautonen, 2014), as well as other organizational costs necessary for the adaptation of the entrepreneur with a disability to the work environment.

Also, the tax regulation on entrepreneurship, and the particularities for people with disabilities (Goda, Ramnath, Shoven & Slavov, 2018; Spreat, 2017), together with the organizational aspects become an element that can directly affect the success or failure of the entrepreneur.

Traditionally, disability has been understood from a fiscal perspective as a situation to which attention had to be paid by using the instruments of tax policy; that is, through the establishment of reductions, deductions and bonuses in the applicable central taxes for persons with disabilities (Dunn & Zwicker, 2018; Seto & Buhai, 2004). Therefore, in the central taxes, fiscal benefits are incorporated that imply a reduction of the tax burden for the person with a disability (Ruiz de Velasco, 2017). Also, the fact of the undertaking is also considered by the taxation, and various laws have been approved that have meant an improvement in the taxation of entrepreneurs.

In this sense, the study of the fiscal, organizational and economic factors that can affect entrepreneurship, especially in people with disabilities, is the object of this study. For this, a case study has been designed, according to which it is intended to answer the central question of the study: are there economic, organizational and fiscal barriers in

the entrepreneurship of people with disabilities? Are these barriers significantly more limiting than for people without disabilities?

The work is structured in four parts. First, the theoretical framework from which it addresses the main factors described and related to the presented research. Second, it deals with the methodology used. In third place, it was executed analysis of the results obtained, and finally, a series of conclusions about the work carried through is provided.

## Theoretical framework

### *Fiscal, organizational and economic constraints in the entrepreneurship of people with disabilities*

In the study of the entrepreneurial context, the analysis of economic aspects is essential, since they are conditioning elements of entrepreneurship. The tax systems of the countries tend to incorporate tax benefits in consideration of the additional expenses that a person with a disability can have to lead a normal life (Seto & Buhai, 2004), such as a higher consumption of medicines or the needs of adaptability of the habitual residence, examples considered by the current tax systems.

In the Spanish tax system, tax benefits are articulated in the state taxes (Portillo, 2014; Ruiz de Velasco, 2017), regional and local taxes (Colao, 2014), in the form of reductions in the tax base and deductions from the tax (in acquisition before 2013 of the habitual residence by persons with disabilities for their adaptation, to name some example).

Besides, special rules are regulated to favor the protected heritage of people with disabilities, with tax reductions in the income tax of natural persons (ITNP) (Del Águila, 2016) in favor of those people who make the contributions to the mentioned patrimonies.

Also in the corporate tax (CT), a deduction is regulated in job creation for workers with disabilities to a degree equal to or greater than 33 %, when they are hired in the tax period and involve an increase in the average number of workers of the same nature.

On the other hand, in the autonomic taxes, the disability is considered primarily in the tax on inheritances and donations and in some local taxes (such as the tax on buildings, installations and works or the tax on mechanical traction vehicles, to name a few of them), also includes exemptions, deductions or bonuses that consider the unusual situation in which the person with disabilities can be found.

From a tax perspective, it also incorporates a series of rules that contemplate the fact of undertaking and the difficulties that arise through the creation of various deductions that support entrepreneurship.

However, the entrepreneurship of the person with disabilities as such does not enjoy a unique situation that incorporates both qualities for the establishment of a specific tax incentive, although it is possible to apply disability benefits and entrepreneurship simultaneously, so, indirectly, this second circumstance is being favored.

Beyond the taxation that may condition the decision, in general, the economic factors have a more direct influence

on the entrepreneurial activity (Martin, Guillemette & Urgel, 2018; Simpson & Stevens, 2016), becoming the obstacle more obvious when deciding to start an activity of this type.

In particular, in people with some disability, this aspect can become not only an obstacle insofar as there may be certain economic sectors in which the additional cost of starting an entrepreneurial activity is excessively high for a person with a disability.

This fact, together with a need for financing, on many occasions, exceeds that of entrepreneurs without disabilities, associated with the different measures that must be addressed in some cases to overcome the competitive disadvantage caused by their disability in a highly competitive environment. They point out the two main economic aspects that most influence the entrepreneurial activity of people with disabilities.

Another issue related to economic factors, insofar as it can involve a more significant economic outlay, is the organizational form chosen by these people to start their business, and the greater personnel needs or organizational adjustment they may need to overcome the limitations of his disability.

Given this situation, after achieving a qualitative analysis, a series of results has been obtained. To discharge this analysis, the methodology that has been used is explained below.

## Methodology

The methodology used in the present work has been qualitative and has been based on conducting an in-depth interview, of a semi-structured, individualized and oral nature, since it has considered it the most appropriate technique, since it can promote greater freedom for interviewee and interviewer when it comes to getting the information and, in addition, the different nuances that appeared in the speech could be collected.

The realization of the discourse analysis has been executed with the professional software ATLAS.TI, and it has been carried through in the textual levels (from codified citations) and conceptual (the level in which the relationships between the codes and the dates).

The profile of the people interviewed corresponds to fifteen people related to the world of disability and entrepreneurship, identifying three profiles: a) people with disabilities and experience in entrepreneurship and their families, b) people with disabilities without experience in entrepreneurship and c) professionals and institutional representatives related to the disability (doctor, work counselor, and social worker).

Regarding 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: a) personal and psychological, b) institutional/legal, c) culture/environmental, d) educational/training, e) economic and f) family.

In this study, the economic dimension and its relationship with the other dimensions are analyzed, after which a series of results developed below was obtained.

## Results obtained: taxation and economic-organizational context

The analysis of the economic, organizational and fiscal aspects is critical in any entrepreneurial process, and even more so in being addressed by a disabled person (Meyer & Mok, 2018).

It is imperative to identify the limitations encountered by people with disabilities in order to carry out their entrepreneurial activities and thus be able to favor entrepreneurship in this group with more significant difficulties in accessing the labor world (Organization for Economic Cooperation and Development [OECD], 2010).

Next, it identifies the fiscal and economic-organizational problems encountered by people with disabilities to undertake.

### Tax aspects

When the economic aspects are addressed, in the speeches of the interviewees, issues related to taxation that are considered of interest by the respondents appear.

These aspects are related to the legal form, bureaucracy, regulations, taxation, advice and, very unusually, to the privileges or benefits recognized to people with disabilities.

The respondents recognize these incentives and represent help; however, it seems that it would be necessary to increase them:

Taxation seems to be that sometimes the State gives a series of privileges to people with disabilities and that can help them a lot, but I think it is not enough due to the little development that there is in the State to this sector of people with disabilities. (I.1)

One of the issues that arise is the existing vacuum in terms of the taxation of the entrepreneur with a disability since the tax regulations do not consider the fact of being an entrepreneur and with a disability as a differential element for the establishment of an exemption, reduction or deduction in the main tributes.

However, the non-existence of these regulations is not always an element to consider for the disabled entrepreneur. In some cases:

Nor do I think there is much difference between how vital an entrepreneur is for financing and taxation for an entrepreneur who is not disabled and one who is not. I do not think that influences too much, I do not know, except in which you have physical, sensory limitations, which do not allow you to do everything, it would be for the only thing. (I.9)

However, in some cases, it is considered that there are benefits related to taxation for the disabled entrepreneur, and when referring to these, it usually refers to the social security contribution bonus for the self-employed worker with a disability. A positive element to take into account at the time of undertaking:

The issue of taxation, then, in the last reforms of social security did take into account the modification of social insurance any extension when an entrepreneur is a person with disabilities, which had not been taken into

account until now because it was not thought that entrepreneurs could be people with disabilities. (I.5)

However, the performing of an economic activity entails certain fixed costs, such as the payment of the social security contribution of the self-employed worker and, therefore, this expenditure is considered to condition the entrepreneurial activity, for which specific changes are proposed:

That the self-employed person could be paid according to what they invoiced. (I.9)

Conditions a little softer, that's why I told you, because physically or sensory you are limited and I can not catch and say that if I go wrong billing I go to a drinks bar to put drinks and take out a money [...] I can not do that, maybe a little bit or the softer financing. (I.9)

This would be related to a greater rigidity or fiscal flexibility (understood this expression in a broad sense, and including in its scope the social contributions) at the time of undertaking that could help improve business profitability.

In this situation, the fact of starting the activity and facing the payment of taxes is a matter of concern:

If you do not start earning money when that minor taxation ends, in the end, let us say that it does not give the results that one considers [...] You need financing, and you need time. When the company starts to get benefits that are charged to you, then you start paying. However, here we do not take temporality into account; we do not take into account that the company starts to have benefits, no, it takes into account some margins that often are not enough. (I.14)

To initiate the activity and be able to continue it, it is necessary the advice from the professionals to accomplish the necessary procedures for the realization of the activity. Both in what refers to the beginning and concerning the continuity in the development of the business and to obtain, in this sense, support is a subject that is considered of interest:

You always let yourself be advised, take these by a labor or tax advisor, but if you find support on that side, it would be very good, indispensable. (I.11)

In this context, and related to all this, the bureaucracy necessary to set up a business is considered an essential impediment to the start of the activity that should have more facilities according to the interviewees:

The bureaucratic issue is the one that puts the most obstacles when I talk to people who want to set up a business around me. (I.12)

Other aspects of interest are related to the legal form under which the activity is executed, autonomous worker, limited company, cooperative, and the fiscal implications that this may have in terms of rigidity or flexibility and the tax treatment that follows.

This question refers, mainly, to the need to pay taxes or social contributions, in any case. In this sense, the possibility of establishing conditions that could favor entrepreneurship to a greater extent is considered:

I insist, the need to help us and not only on the subject of self-employed (I had an error, and I am not paying), that you could look and pay depending on the invoiced. Why, because I am constrained professionally speaking, I can not catch and say good, because I do not have it easy to say because I am not billing, but I do an extra job, or I look for something else in the morning. (I.9)

The need to consider the improvement of the taxation of the person with a disability is present, directly or indirectly, in the analysis of the speech made, with some proposals in this sense:

The issue of taxation that takes into [...] account just as you have in the rent, that a person with a disability has more expenses and for that reason, there are some benefits at the time of [...] that if it could. (I.7)

In essence, the aspects related to the start of the activity, the need for advice and the lack of specific taxation of the entrepreneur with disability are considered as issues that need to be addressed when dealing with entrepreneurship.

However, questions regarding the choice of the legal form of the company or the need for a professional who provides adequate advice are inherent to the fact of starting an economic activity and are familiar to entrepreneurs with disabilities and without it.

Thus, the request for specific advice for people with disabilities, through the establishment of appropriate aid or explicit taxation, are elements that should be addressed in a framework for improving the current situation.

### **Economic aspects**

The main economic issues highlighted by the respondents as the main barriers to entrepreneurship are related to the economic sector and financing.

#### **Economic sector**

Entrepreneurship among people with disabilities is seen, in general terms, as an undertaking by necessity rather than an opportunity, to obtain a source of income that may be more difficult to obtain as a worker, given the higher difficulty of access to the working world of people with disabilities.

With a disability, it is challenging for them to join the regular working world while setting up a cooperative company with colleagues, friends or family where the tasks are distributed can provide a source of income. (I.4)

This does not mean that access to entrepreneurship is substantially different from that of people without disabilities, although many economic factors are especially relevant for these people compared to other types of entrepreneurs.

The main economic factors identified by the interviewees coincide in most cases with those generally accepted for the enterprise, such as the difficult access to financial resources and the viability and profitability of the project.

However, two elements that are more important for entrepreneurs with disabilities are noteworthy by the interviewees: the economic sector and the necessary skills.

Thus, to ensure the success of the activity, especially in disability, it is necessary to evaluate the economic sector in which the activity begins:

I would first place the economic sector, what to do, where to move. (I.4)

As determining factors in the economic sector where you are going to start or create your business. (I.13)

Like any other entrepreneur, it is necessary to know the needs of the sector and its weaknesses and limitations, in such a way that guarantees the sustainability of the activity initiated. In this aspect, it is crucial to be realistic with the disability and the limitation that this implies according to which sector, or even with the advantage that this could imply:

There are sectors of the economy that require a particular physical effort; they can be construction or industry. (I.4)

I think there are professional profiles that can be made more effectively and much easier for people with an individual disability because of its peculiarity and its characteristics. (I.4)

Deaf people are especially appropriate for IT issues because as they do not hear they concentrate very well. (I.5)

However, ultimately, a physical limitation is not an obstacle that can not be saved by forming an appropriate work team:

I believe that the barriers are those of whether or not you know the business model you want to undertake. (I.6)

I had that disability, and I tried to have a manager to replace that disability. (I.2)

They seek the support of other people to set up cooperatives, joint-stock companies or this type of thing. (I.2)

For example, I can not see the plans, and the engineer, then, sees the plans and explains how they are to be able to work out the budget together. (I.8)

Even with a necessary adaptation to the functions and demands of the position to be fulfilled:

The entrepreneurship of people with physical and sensory disabilities is the most straightforward approach, which is enough with supports and elements that are complementary to work and, above all, to adapt the work to the person's training. (I.10)

And how are you going to sell magazines if you see little, and how are you going to sign the product that comes in and the one that comes out, how are you going to use that gun and the computer tool [...] because the boy works phenomenally, with a telephoto, he has adapted to his job. (I.7)

Thus, the interviewed entrepreneurs consider the limitations inherent to the disability condition to a certain extent the choice of the sector in which to start and develop the activity.

For this reason, it is especially necessary for the correct analysis of the environment, the adequate choice of a work team or the adaptation to the demands of the job.

The question is to have a good business idea and be able to carry it out. We have been thinking about many businesses in the head, but they have nothing to do with disability or not with my disability for others. (I.8)

### Financing

Funding is considered an essential aspect of support for entrepreneurship, although not necessarily linked to disability.

As the main determining factor, I see the financial, because it depends on the type of financing, which is where entrepreneurship starts from once I have the business idea. (I.12)

In this sense, some think that disability is not an obstacle to obtaining financing:

The financing of the project will determine the viability of this and not that the entrepreneur has any disability or another. It is the attitude that will allow, regardless of whether you have a disability or not, who can access this type of financing. (I.6)

Nor do I think there is much difference between how vital an entrepreneur is for financing and for one who is not disabled, I do not think that influences too much, I do not know, unless you have your physical, sensory limitations they do not allow you to do everything, it would be the only thing. (I.9)

While others claim that this issue conditions the funding obtained:

You have to resort to external financing, and it depends on the disability because financial entities value this type of issue. (I.2)

So they give you a loan? For me to have the loan repayment insurance, I have only found one company, the rest of them make me complain, they even wanted me to declare that the disability was acquired, not congenital. (I.7)

Other aspects that are closely linked to financing and that are fundamental in supporting entrepreneurship are the fiscal aspects, as will be analyzed below:

Well, mainly the financing and taxation, which is linked, because there is good financial support, but you control a lot on the other. [...] Many undertakings go to waste because there is not enough waiting time to that the company begins to give benefits. They begin to charge before, with which the debt grows. (I.14)

In this sense, it is necessary to emphasize that entrepreneurs with disabilities also have more significant limitations to move from one business to another. If undertaking, as an activity in itself, may not have many more obstacles for people with disabilities than for those who are not, there is a definite disadvantage in the exit barriers of a sector for some people with disabilities, which should be taken into account when it comes to financial aid or even tax.

I am very professionally limited, I can not pick up and say I do an extra job or I look for something else in the morning or change business when I am not billing. (I.9)

### Organizational aspects

The organizational aspects of the business of an entrepreneur with a disability frequently present characteristics that make it significantly different from others, and that condition from the legal form adopted to the size of the organization.

The primary organizational factors that are relevant for these entrepreneurs are fiscal rigidity or flexibility, the legal form, the nature or size of the company and the type of economic activity. These include the economic sector, as it was seen in the previous section, and the legal form or size of the company.

One of the first issues that an entrepreneur must address when starting his activity is the organization of resources and functions. This requires deciding on the most appropriate legal form, and which best fits the needs and objectives of the activity that starts.

In this sense, it is common to find collaborative legal formulas in the entrepreneurship of people with disabilities, since they allow to create a work team that compensates the entrepreneur's disability:

They alone can not carry out all the business activity, so they seek to support or conjunction with other people to set up cooperatives, joint-stock companies or similar ways where the tasks that can be done by each one are distributed. (I.2)

This may involve the option of formulas such as cooperatives, with a specific financial regulation that favors them, which can be a special incentive for the creation of these.

Another very relevant issue is that many of the entrepreneurs with disabilities are in charge of family businesses. Although the Spanish business is mostly made up of family SMEs, the fact that it is considered a more common professional outlet for people with disabilities is the possibility of continuing with the family business:

The cases of entrepreneurs with disabilities that I had the opportunity to meet have been closely linked to a family business culture, and they say they want to continue with the family business. (I.7)

Also noteworthy is the fact that due to their characteristics they are at the head of small companies since the tax burden is lower:

Small companies, entrepreneurs with disabilities, who can access small-volume activities. So their taxation is much lower because there are many more possibilities to start companies where the weight of taxation is lower. (I.7)

### Discussion

From the analysis of the interviewees' discourse, it can be concluded that, as with entrepreneurship, in general terms financing and economic-organizational factors are

decisive in the beginning and later development of entrepreneurial activity.

Although there are no significant differences with the type of factors identified as relevant in any entrepreneurial process, it is important to note that the intensity with which these factors influence, or favoring or limiting, the initiation and subsequent development of the entrepreneurial process in people with disabilities are noticeably superior.

In this sense, the fiscal aspects affect the development of the entrepreneurial activity through the choice of the form of the company, the bureaucracy or the necessary advice. Moreover, although in the Spanish tax system various tax benefits are incorporated for the person with a disability, the consideration of the entrepreneur with a disability as a subject that could be of special attention in tax regulations is an issue on which to reflect for the establishment of policies public that favor the development of this group.

Regarding the economic aspects, it is observed how the economic sector together with the own competencies of the entrepreneur is especially determining. The adequate choice of the activity sector in which the entrepreneur's handicap is a disadvantage less than in other sectors can be an element that guarantees success in the development of the activity.

Another element to consider is the access to financing since it can become a problem if they are not able to establish an adequate viability plan of the business project, in which the extra cost that can cause disability is integrated correctly. That is, consider the need to incorporate technologies that overcome the entrepreneur's disability or the need for a larger staff to remedy some of the shortcomings of the entrepreneur.

Among the organizational aspects, the choice of an adequate legal form that takes into account the need for a complementary work team is vital for the development of the entrepreneurial process of a disabled person. This is evident in the most commonly used legal forms, such as cooperatives or labor corporations. These legal forms are also typical of smaller companies, more frequent among people with disabilities since they also have a more favorable tax consideration.

In any case, consideration of the economic sector in which the activity takes place, access to financing to cope with the development of the activity, the form of the company and the particular interest of this group for collaborative formulas; as well as the need for adequate taxation are elements that are essential when analyzing the main issues that affect the disabled entrepreneur.

### Conclusions

This study is proposed with a double objective. First, identify the chief fiscal and economic-organizational constraints for entrepreneurs who have some disability. Second, to observe if those limitations differ substantially from those that can affect entrepreneurs without disabilities.

Thus, the results of the study allow identifying that there are factors that hinder the implementation of a business project for people with disabilities.

Factors of fiscal type, since the disability determines the choice of the form of the company, the level of bureaucracy or the necessary advice to develop the project. All this is related to the lack of specific regulations that contemplate and regulate the figure of the disabled entrepreneur.

Among the most critical economic-organizational obstacles, it is worth highlighting the reduction of the number of sectors in which the disabled entrepreneur can develop his business project or the access to the necessary financing to bankroll the extra cost derived from the technological or human adaptations that allow saving his disability.

Thus, this study reveals the existence of a series of obstacles for entrepreneurs with disabilities, but radically different from those that have to face any other entrepreneur, they do present a higher complexity, and that adds another disadvantage to the entrepreneur with a disability.

Therefore, it is especially important to pay attention to these aspects, in order to try to eliminate these barriers, or at least reduce the imbalance with the entrepreneur with no disability.

This work is limited to a case study of a particular geographical area, so it would be advisable for future studies to extend the research to other territorial areas and complement it with quantitative analyzes that allow identifying the relationship between a type of disability and the type of factors that hinder entrepreneurship.

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## Appendix

### *In-depth interview script*

#### *Thematic block: differences*

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?

#### *Thematic block: competencies*

3. What are the characteristics, abilities, capabilities, qualities, character traits... (in other words, competencies) that help to understand and value entrepreneurship in people with disabilities?
4. Among the following elements: psychological, institutional-legal, cultural-environmental, educational, family,

physical-accessibility, which do you consider are more critical than others when it comes to understanding entrepreneurship in people with disabilities? Why?

5. Among the following aspects: geographical area, economic sector, financing, taxation ..., which do you consider to be more critical than others when it comes to understanding entrepreneurship in people with disabilities? Why?

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

#### *Thematic block: prospective*

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

8. Of the following competencies (show table), what do you think (point 5) that are the most important for the entrepreneur who has some disability?.