

## **Entrepreneurship for Persons with Disabilities in Bangladesh: An Analysis of the Schools of Entrepreneurial Thought Approach**

S. Dhar, T. Farzana

**Saptarshi Dhar, Tahira Farzana**

Institute of Business Administration, Jahangirnagar University  
Dhaka, Bangladesh

### **Abstract**

This exploratory study attempts to provide a theoretical and empirically informed analysis on why and how a person with a disability becomes an entrepreneur. The paper describes the findings of a study designed to understand the experiences of persons with disabilities turning to be entrepreneurs. The schools of entrepreneurial thought approach have been used as the theoretical basis for the research, which has been used to analyze the findings. The study was conducted with a sample of 23 persons with disabilities in Bangladesh, identified through referral sampling technique. In depth interview (IDI) method was adopted to collect data from the respondents. Findings reveal that persons with disabilities turn to entrepreneurship when they are

supported by their social and cultural atmosphere (social/cultural school of thought), when they have funds available (financial/capital school of thought), when they go through economic hardship (displacement school of thought) or when they possess an entrepreneurial spirit (entrepreneurial trait school of thought) that drives them to seek entrepreneurial opportunities. Findings also show that social/cultural school of thought has the highest representation among the male and female respondents. Sector wise, majority of male and female respondents are involved in production-based businesses.

**Keywords:** Persons with Disabilities (PWD); Entrepreneurship; Disability; Schools of Entrepreneurial Thought; Bangladesh.

### **Introduction**

During the industrial revolution in the 18<sup>th</sup> century, Irish-French economist Richard Cantillon introduced the term entrepreneurship to associate risk bearing activity and highlighted its role in the transformation of resources in an economy (Akpór-Robaro and Mamuzo, 2012; Casson, 2015). Since then, entrepreneurship has been gaining importance and represents the most critical source of economic growth in most countries (Kuratko et al., 2014). Entrepreneurship has been opening new paths of self-employment and it has been linked to economic growth and national prosperity (Dana, 1995). The impact of entrepreneurial activity is felt in all sectors and at all levels of society, especially as it relates to innovation, competitiveness, productivity, wealth generation, job creation and formation of new industry (Kuratko, 2016).

The literature on entrepreneurship and entrepreneurial theory is rich and varied and explores many aspects of why and how people make the decision of starting a business (Dana, 1995; Shane, 2002 as cited in

Liang and Dunn, 2007). Entrepreneurs have been categorized by traits, personalities, preferences and behaviors (Kihlstrom and Laffront, 1979; McClelland, 1961; Shaver and Scott, 1992). Researchers have examined personality traits (Brockhaus and Horwitz, 1986; McClelland, 1990; Miron and McClelland, 1979; Sexton and Bowman-Upton, 1990), culture (Gadgil, 1954; Jenkins, 1984; Shapero, 1975, 1984), and marginality (Brenner, 1987; Brenner and Toulouse, 1990; Geertz, 1963; Shapero and Sokol, 1982) and how they affect entrepreneurship.

Around the world, research on entrepreneurship has analyzed patterns and developed hypothesis, creating a diverse interdisciplinary literature that can be divided into several schools of thought (Dana, 1995). Developed by Kuratko (2016), the “Schools of Entrepreneurial Thought” approach divides entrepreneurship into specific activities which may be within a “micro” view or a “macro” view addressing the nature of entrepreneurship.

Persons with disabilities (PWD), throughout the history, have been stereotyped and neglected (Titumir and Hossain, 2005). This neglect bars them from engaging in regular economic, social, political and educational activities in their families, communities, and society. The nature of disability can vary in types, severity, time of onset and duration. Despite disability being a universal element in the human condition, it remains unrecognized as a problem for development. In Bangladesh, disability is viewed as a curse and a reason for embarrassment to the family (Japan International Cooperation Agency, 2002). The society at large, being guided by the social taboo and ignorance about persons with disabilities, seem to suffer from a scarcity of knowledge about them. Research shows that one in every ten people has a disability and four of every five disabled people live in developing countries (ILO, 2011; WHO and The World Bank, 2011). For Bangladesh, professionals working in disability rights and support follow the 10% working estimate of disability prevalence by WHO. However, there is no reliable, up to date nationwide statistics on disability prevalence in Bangladesh (SIDA, 2014). Data on PWD is scarce and the estimates are contradictory. For example, the Household Income and Expenditure Survey (HIES) by Bangladesh Bureau of Statistics (2010) stated the disability prevalence rate at 9.01%. On the contrary, the National Census of 2011 (Bangladesh Bureau of Statistics, 2015) data put overall disability prevalence rate in the country at only 1.41%.

The Government of Bangladesh is giving special attention to new enterprise set up as a means of opportunity for new entrants in the labor force. Yet very little is known about the persons with disabilities who have turned to entrepreneurship. PWD are in a minority position and are less likely to receive education, therefore are unlikely to find employment in the traditional workforce. They move away from mainstream education and thus away from conventional economic activities. They have little option, but to be without a job, income, education, or training opportunities that may have empowered them. In Bangladesh, facilities (supportive infrastructure, educational materials, and trained teachers) for PWD in schools are inadequate and almost nonexistent. Therefore, continuing a formal education becomes less likely and consequently, getting traditional employment becomes harder. In this regard, entrepreneurship offers PWD the most accessible way to earn income, to be independent and to make their voices recognized in the society. Through entrepreneurship, they can not only improve their economic situation, but can also support other PWD through employment generation.

### **Methodology and Purpose of the study**

The purpose of this study is to understand why and how PWD turn to entrepreneurship and relate the schools of entrepreneurial thought with what the PWD had to say about their actual experiences with starting an entrepreneurial business. As the study is exploratory in nature, qualitative methods were used to capture the experiences of persons with disabilities in their own words. The study was carried out in two phases. At first, a field pilot study was conducted by the authors on 7 participants using a discussion guideline. The contents of the guideline were developed based on the schools of entrepreneurial thought developed by Kuratko (2016). The contents included demographic profile, nature of business, why and how the respondents chose entrepreneurship. To understand which of the schools of entrepreneurial thought are appropriate to understand the experiences of the PWD, all the schools of thought classified by Kuratko (2016), i.e., social/cultural, financial/capital, displacement, entrepreneurial trait, ecological, venture opportunity and strategic planning were included in the discussion guideline. An analytical framework was developed based on the findings of the pilot study; in-depth interviews (IDI) were carried out on 23 participants. The interview guide consisted of open-ended

questions to capture what the PWD had to say in their own words, about why and how they chose entrepreneurship and what their business means to them. Each interview was scanned for the keywords defining each school of thought, as described in Table no. 1. Each participant was then classified into the respective school of thought, based on the incidence of highest keywords in the respective testimony. Each interview spanned for about 80 minutes. All the interviews were audio recorded with permission of the respondents and were noted on hard copy to increase the reliability of the answers. Additionally, to better understand the experiences of PWD, case studies have also been presented. Names have been changed to maintain the confidentiality of the respondents.

### **Inclusion Criteria**

The inclusion criteria include PWD who self-identified as having a disability that comprised visual, physical, hearing, speaking or communicating impairments.

### **Sampling Technique**

Referral sampling technique was adopted to identify and gather data from the PWD where each respondent recruited another respondent from their acquaintances.

### **Sample Size**

The study is based on 23 respondents, located in Dhaka, Savar, Manikganj and Tangail. The nature of business for these respondents include handicraft, rickshaw painting, rickshaw manufacturing, sewing, clothing, household decorative items, jewelry manufacturing, gems selling, poultry, dairy farming, vegetable/fruit shops and repair services. A total of 30 PWD were identified, however, only 23 agreed to participate in the study.

### **Theoretical Framework**

The pilot study for this research found that the schools of entrepreneurial thought (Kuratko, 2016) are an approach relevant to the experience of each of the respondents. The schools of entrepreneurial thought present an approach to entrepreneurship that includes factors that are sometimes beyond the control of the entrepreneur and factors that are within the control of the entrepreneur; resulting in success or

failure of the venture. Because the entrepreneurial experiences of persons with disabilities are very different from that of their other counterparts, it was decided that the schools of entrepreneurial thought are the appropriate approach to explore entrepreneurship for the PWD. Table no.1 exhibits the analytical framework for the study.

**Table no. 1.** Framework summary

<b>School of Thought</b>	<b>Key Defining Elements</b>	<b>Keywords</b>
Social/Cultural	External forces that are either positive or negative in nature; social beliefs and values; the atmosphere of friends and family	Beliefs, Values, Social Atmosphere
Financial/Capital	Search for seed and growth capital; availability of funds	Capital, Availability
Displacement	Political, cultural, economic displacement resulting in self-employment	Government regulation and policies, Religion, Gender, Minority Experience, Job loss, Bad times
Entrepreneurial Trait	Personality characteristics such as achievement, creativity, determination and technical knowledge	Need to achieve, Independence, Creativity, Willpower

**Source:** Adopted from Kuratko (2016).

### **Social/Cultural School of Thought**

The social/cultural school of thought deals with the external factors that affect a potential entrepreneur's motivation and ability to start a venture (Kuratko, 2016). These factors could be either positive or negative forces. The focus is on institutions, values, and customs and when combined, they form a socio-political environmental framework that strongly affects the creation of entrepreneurs (Edelman and Yli-Renko, 2010; Van de Ven, 1993; York and Venkataraman, 2010).

Studies by Gadgil (1954), Shapero (1984) concluded that culture is the explanatory factor for entrepreneurial activity that describes why some people pursue entrepreneurship and why others do not. Thomas and Mueller (2000) find that some cultures are more conducive to entrepreneurship than others. McClelland (1961) stated that social

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atmosphere such as parental influences generate an entrepreneurial propensity within a society.

### **Financial/Capital School of Thought**

This is based on the process of capital seeking; the search for seed and growth capital (Kuratko, 2016). This school of thought views entrepreneurial venture from a financial management standpoint. According to Erikson (2002), certain literature specifically devotes to this process, whereas some treat it as just a segment of the entrepreneurial process.

### **Displacement School of Thought**

The displacement school of thought focuses on the negative side of group phenomena, in which someone feels out of place or is displaced from the group (Kuratko, 2016). This approach assumes that the group prevents a person from progressing or eliminates certain critical factors needed for that person to advance. Examples might be political, cultural or economic factors (Shelton, 2010). For example, ethnic background, religion, race and sex are some of the factors that figure in the minority experience. Therefore, the frustrated individual will move toward an entrepreneurial pursuit as the last resort to survive and to succeed. Holland and Shepherd (2013) mentioned that individuals fight adversity and tend to pursue a venture when they are prevented or displaced from doing other activities. Hagen (1962) stated that the marginal group has a sense of separateness from the rest of the host society, and to overcome the deprivation, they construct their own adaptive mechanism through entrepreneurship. Along similar lines, Young (1971) found that entrepreneurship happens when a group has a low status and has been denied to access the mainstream society. To further emphasize this, Aldrich et al. (1984) state that rejection by the majority of the society prevents access to social status, resulting in group members turning to entrepreneurship to fulfill personal ambitions. According to Ronstadt (1984), individuals will not pursue a venture unless they are prevented or displaced from doing other activities.

### **Entrepreneurial trait School of Thought**

This school of thought is based on the study of successful people who tend to exhibit similar characteristics that would increase success opportunities for the emulators (Mitchell and Shepherd, 2010). For

example, achievement, creativity, determination and technical knowledge are four factors that usually are exhibited by successful entrepreneurs (Kuratko et al., 2015). Dana (1995) stated that certain individuals are pulled to entrepreneurship because they have a predisposition to their personality. McClelland (1961) found a positive correlation between entrepreneurial behavior and need for achievement. His research attributed individual entrepreneur's need for achievement as the variable influencing entrepreneurial activity.

Mueller and Thomas (2001) stated that personality traits motivate entrepreneurial behaviors of individuals. In other words, the personality plays a significant role in entrepreneurial activities. For example, need for achievement, innovativeness, propensity to risk-taking, tolerance to ambiguity and internal locus of control has been identified as traits that influence entrepreneurial behavior (Thomas and Mueller, 2000; Utsch and Rauch, 2000). This is further demonstrated in a study by Liñán and Chen (2009), who state that personality traits are the most relevant factors to explain entrepreneurial behavior and intention.

### **Literature Review**

Stewart Jr and Roth (2001) define an entrepreneur as someone who is the founder, owner and manager of a business with the purpose of growth and societal well-being. Schumpeter (1934) regarded entrepreneurs as the driving force of economic development. The Schumpeterian theory says that the entrepreneur is a central figure in the economy. Cieřlik (2017) says that an entrepreneur is a modern hero who manages to overcome hardship through remarkable commitment, coupled with individual persistence in the pursuit of the goals that they have set for themselves. McClelland (1961) defines an entrepreneur as an individual who earns a livelihood by exercising some control over the means of production and produces more than he can consume to sell or exchange for individual (or household) income.

The World Health Organization defines disability as an umbrella term, covering impairments, activity limitations, and participation restrictions (WHO, 2017). It is any continuing condition that restricts everyday activities. There are two concepts of disability; the medical model of disability and the social model of disability. In the medical model, disability is treated as a characteristic and the restrictions in activity are explained in terms of individuals' physical capabilities, with



impairments treated implicitly as a form of negative human capital (Halabisky, 2014). The social model of disability contrasts with this concept. Founded by Oliver (1990), this concept defines disability as a result of limitations imposed by social, cultural, economic and environmental barriers, rather than individual characteristics. The social model of disability distinguishes ‘impairment’ (i.e. a limitation of the mind and body) from ‘disability’ (i.e. social exclusion) (Shakespeare, 2006 as cited in Halabisky, 2014). According to Akinyemi (2016), disability is a difficulty or limitation in activity encountered by a person in executing an action or a task; a restriction in participation or involvement in life activities.

In Bangladesh, the Bangladesh Persons with Disability Welfare Act (2001) states that “disability means any person who, (a) is physically crippled either congenitally or as a result of disease or being a victim of accident, or due to improper or maltreatment or for any other reasons has become physically incapacitated or mentally imbalanced, and (b) as a result of such crippledness or mental impairedness, (i) has become incapacitated, either partially or fully; and (ii) is unable to lead a normal life.” (pp. 2-3).

A review of the literature suggests that there are several reasons why a person with a disability chooses entrepreneurship. For example, to overcome the state of social marginality (Godley, 2005 as cited in Cooney, 2008), to enter the labor market (Blanck et al., 2000; Boylan and Burchardt, 2002; Hagner and Davis, 2002; Schur, 2003; Zamore, 2014), to establish confidence and to secure rehabilitation (Harper and Momm, 1989).

In a study by Boylan and Burchardt (2002), the authors found that people who have had a disability from a young age are likely to be disadvantaged within the education system, primarily due to lack of access to facilities. Therefore, they have minimal educational qualifications and thus finding employment in the labor market becomes difficult. Moreover, the authors state that for those who have become disabled over their working life have limited labor market choices due to their impairment or due to discrimination by employers. In such a scenario, entrepreneurship turns out to be the most suitable option for them. This is also supported by Mishra (2005), who states that discrimination in the labor market is primarily what drives persons with disabilities into entrepreneurship.

When PWD choose entrepreneurship as a career, it offers them a better adjustment between work-life balance and their impairment status in terms of work pacing, hours and location of work (Callahan et al., 2002; Doyel, 2002; Halabisky, 2014; Jones and Latreille, 2011; Meager and Higgins, 2011; Pagán, 2009). Apart from that, entrepreneurship provides the flexibility to PWD who require frequent medical attention, flexible hours, accessible workspace, and other needs (Cooney, 2008). In Bangladesh, a study by Dhar and Farzana (2017) found that social inclusion and acceptance, economic empowerment, breaking the social and family barrier and lack of job opportunity in the traditional workforce are the reasons that push PWD towards entrepreneurship.

### Results and Discussion

As shown in Table no. 2 and Table no. 3, persons with disabilities observed under this study are heavily represented by the social/cultural school of thought (57%) and in the production sector (66%). Such heavy representation of the social/cultural school of thought is because the PWD receive a supportive atmosphere in starting their business from family and society, as the society mostly views them unable to carry out mainstream jobs, resulting in the belief that entrepreneurship is the best option for PWD for livelihood. In case of high representation in the production sector, it should be noted that the PWD observed in the study are engaged in light manufacturing work, such as handicraft making, rickshaw manufacturing, rickshaw painting, jewelry making etc. Such work requires limited set of skills and are the most convenient for PWD.

**Table no. 2.** Distribution of respondents

School of Thought	Male	Female	Total
Social/Cultural	8	5	13 (57%)
Financial/Capital	3	2	5 (22%)
Displacement	1	1	2 (8%)
Entrepreneurial	2	1	3 (13%)
<b>Total</b>	14 (61%)	9 (39%)	23 (100%)

**Source:** Authors computation

**Table no. 3.** Respondent profile

<b>School of Thought</b>	<b>Production (e.g. manufacturing)</b>	<b>Service (e.g. beauty parlor, repair shop)</b>	<b>Wholesale/Retail Trade (e.g. shop)</b>	<b>Total</b>
Social/Cultural	11	2	0	13
Financial/Capital	4	0	1	5
Displacement	0	1	1	2
Entrepreneurial	0	1	2	3
<b>Total</b>	15 (66%)	4 (17%)	4 (17%)	23 (100%)

**Source:** Authors computation

On the other hand, the least representation is found for the displacement school of thought (8%). Here, the key defining words that identify the displacement school of thought were not widely found in the testimonies. In their testimonies, the PWD stated that they generally receive a positive and encouraging environment from the society. So, the chances of them being displaced by any sort of political or cultural issue did not apply. Only economic displacement was present for 2 respondents. This is because most participants did not face any job loss as they do not generally pursue any mainstream job or occupation. It should also be noted that the respondents in the study were either born with impairment or faced impairment due to accidents early in life. Facing impairment at an early life caused them to develop a negative perception of being rejected for jobs if applied. This perception results in PWD not pursuing conventional jobs in the first place. Moreover, as the status of our educational institutions is not disability friendly, PWD generally lack the necessary education to apply for most jobs in the market.

In gender wise context, Table no. 4 presents the findings in a cross-tabulation format. Production based businesses show highest representation for both male (44%) and female (22%) respondents. Wholesale/Retail trade shows the second highest representation for male respondents (13%) and Service shows the second highest representation for female respondents (13%). Male and female respondents have least representation in service (4%) and wholesale/retail (4%), respectively.

**Table no. 4.** Gender based Cross Tabulation

School of Thought	Production (e.g. manufacturing)		Service (e.g. beauty parlor, repair shop)		Wholesale/Retail Trade (e.g. shop)		Total
	Male	Female	Male	Female	Male	Female	
Social/Cultural	8	3	0	2	0	0	13
Financial/Capital	2	2	0	0	1	0	5
Displacement	0	0	1	0	0	1	2
Entrepreneurial	0	0	0	1	2	0	3
Total	10 (44%)	5 (22%)	1 (4%)	3 (13%)	3 (13%)	1 (4%)	23 (100%)

**Source:** Authors computation

### **Social/Cultural School of Thought**

According to the PWD testimony gathered through interviews, PWD face a social perception that they cannot perform a job to the extent of an able-bodied person. Society perceives that it is not only difficult for PWD to find regular jobs, but also even if they do, they would not be able to survive the job pressure. This social perception affects how the PWD perceive themselves, making them believe that getting and surviving the challenges of mainstream jobs are too difficult to overcome. On the contrary, PWD get social encouragement to pursue business and become an entrepreneur, which they believe will enable them the freedom to adjust their work despite the impairment. The encouragement from society acts as the driving force behind PWD choosing entrepreneurship. In words of a respondent:

*“I did not pursue a conventional job because I do not think I would get a regular job even if I tried. People kept telling me you would not be able to do the job because you are not physically fit; you would not be able to handle the pressure of regular jobs. Rather they encouraged me to start my business where I can adjust my work with my physical limitations. So, I learned beauty parlor work from an acquaintance who is also a person with a disability and once I felt I was skilled enough to venture out on my own, I started my parlor. I would say that my social atmosphere i.e., my family, friends, and community supported and applauded my choice of starting a business. Their belief in me has led me to run my parlor.”*

The study found that 13 PWD out of a total 23 PWD (57%) mentioned that their family, friends, and local opinion leaders motivated them to start their business. The decision to choose the nature of the business depended on their technical skills and knowledge of a craft. For example, the respondents started businesses such as handicraft making, rickshaw manufacturing, rickshaw painting, jewelry making, beauty parlor, repair shop etc. Out of the 13 respondents relating to the social/cultural school of thought, 11 respondents were involved in production and 2 respondents were involved in service. Once the PWD established their business, they also encouraged other PWD in their communities to pursue entrepreneurship by supporting them with required knowledge and skills. The authors also observed that the PWD relating to the social/cultural school of thought are opportunity seekers; that is, they sought out entrepreneurial opportunities themselves, instead of choosing entrepreneurship only when presented with the opportunity. Studies by Gaglio and Katz (2001), Hills and Shrader (1998) stated that opportunity seeking is closely associated with entrepreneurial action. The social/cultural school of thought states that the social and cultural atmosphere surrounding the person motivates them to pursue entrepreneurship. In the testimonies, PWD stated that their family and social environment encouraged them towards entrepreneurial activity. The influence of family and society prompted them to search for entrepreneurial opportunities and whenever they found an opportunity that is viable, they pursued their business. One respondent stated:

*“I was a beggar. One day my neighbor who is also a person with a disability came to me and said: “Work with me and I will teach you how to paint rickshaw and make decorative items for it.” His words and belief in me led me to leave begging and start working for him. His continuous support and motivation encouraged and enabled me to learn the skills. Later, I realized I could start a business of my own. Now, we work in a manufacturing venture as partners. We own an auto-rickshaw manufacturing workshop and we are making good profits. We have also generated employment opportunity for other PWD like me who had no work earlier.”*

### **Financial/Capital School of Thought**

Capital is considered a critical factor of production and the availability of capital is one of the key concerns to start any business. In Bangladesh, the financial institutions are legally obligated to extend

credit to persons with disabilities for business purposes. Bangladesh Bank has specific circular (SMESPD Circular no. 03/2015) guiding financial institutions to extend credit to persons with disabilities.

As shown in Table no. 2, 5 participants out of 23 participants (21.73%) had started their business when seed capital and growth capital were made available to them. The sources of the funds ranged from different programs run by NGOs to individual contributions. Additionally, the authors observed that the PWD have a sense of expectation from the society, particularly, sponsorship from the affluent. On the other hand, it was observed that PWD are reluctant to search for capital, especially from formal financial institutions such as banks. Rather, PWD become interested in entrepreneurship when NGOs and other donors offer capital, instead of them actively searching for capital to start a business. The authors observed that PWD are reactive to opportunity; that is, PWD responded to entrepreneurship when NGOs and other donors approached them with entrepreneurial opportunities and funds. According to one testimony:

*“I have a physical impairment that prevents me from traveling far. I cannot get on a bus and I am not educated either, so finding a suitable job was becoming hard. One day I came upon a person who offered me to be part of a project that offers capital to PWD like me to start business. The project was run by a local NGO and I signed up. Representatives from the NGO took all my information and asked questions about my skills and employment situation. I told them if I got some money, I could run a grocery shop in my area. Later, they loaned me 20000 Taka capitals to start my shop.”*

### **Displacement School of Thought**

Findings from the study show that the displacement school of thought has the least representation in the sample, only 2 PWDs (8%). Although the displacement school of thought refers to political, cultural and economic displacement, the testimonies under the study related only to economic displacement. Kuratko (2016) refers to economic displacement as job loss or simply bad times that create the foundation for entrepreneurial pursuits. Similar accounts were found in the PWD testimonies, where they stated that economic hardship and bad times caused them to pursue entrepreneurial ventures. Furthermore, it must be considered that very often, disability prevents one from working full-time or requires taking breaks during working hours (Cieřlik, 2017). In

such cases, PWD find more flexibility in running their own businesses than in employment. The authors also observed that the respondents relating to this school of thought responded to entrepreneurship as a reaction to their circumstance (economic hardship, bad times), rather than being proactive and seeking out entrepreneurship opportunities. The displacement school of thought states that people become entrepreneurs less by choice and more by circumstance. Similar evidence was found in PWD testimonies, where they stated that they chose to be entrepreneurs as a response to unfortunate situations as they had no other employment choice. For example:

*“I was an electrical mechanic. One day while working I met with an accident that impaired my ability to walk properly. I fell into a very bad time and went through extreme economic hardship as I had no income. After some time, I started thinking of doing my own business and came up with the idea to start a repair service.”*

### **Entrepreneurial trait School of Thought**

Findings show that 3 PWDs (13%) related to the entrepreneurial trait school of thought. These respondents possessed an entrepreneurial spirit that motivated them to pursue their business. They showed the need for achievement, willpower, determination, creativity and an innovative mind that makes them more of opportunity seekers who forge their own path rather than just reacting to life circumstances.

*“I am the only daughter of my parents. My parents are poor and old and were not capable of supporting the family anymore. I realized I needed to be financially independent not just for myself, but also for my parents. I was skilled in cutting and sewing, so I started taking orders from neighbors. At first, the orders were few, but my willpower to succeed kept me going. Eventually, I saved enough funds to open my tailoring shop. Now I help other girls like me to do something on their own.”*

Here, the PWD carried the personality traits that are generally found within successful entrepreneurs, for example, need for achievement, independence, creativity and willpower. These traits influenced the PWD to be proactive and seek out opportunities for entrepreneurial ventures.

*“I am a seller of gemstones. I visited Azmer Sharif once and met an expert of gemstones who taught me the skill. I realized I could use this new knowledge of mine by starting a gemstone business. After*

*coming home, I sought out the suppliers of gemstones and started sourcing them. My business was not too great at the beginning, but I knew I wanted independence. I need to achieve something in life and that willpower keeps me going.”*

As evidenced by the testimonies, it could be said that the respondents relating to the entrepreneurial trait school of thought are opportunity seekers. Instead of only reacting to the situation they are in, these people sought out ways and opportunities to improve their conditions through entrepreneurial activity.

### **Conclusion**

The purpose of the study was to understand the experiences of entrepreneurship for persons with disabilities in Bangladesh and to relate the schools of entrepreneurial thought with what the individual PWD had to say. PWD experience with entrepreneurship related to four schools of entrepreneurial thought – social/cultural, financial/capital, displacement and entrepreneurial trait. The authors also observed that PWD relating to social/cultural school of thought and entrepreneurial trait school of thought entered entrepreneurship through active opportunity seeking. PWD relating to displacement school of thought chose entrepreneurship as a reaction to life circumstances (i.e. economic hardship, bad times) and PWD relating to financial/capital school of thought chose entrepreneurship as a reaction to the availability of opportunity (i.e. funds). Majority of the respondents (57%) relate their experience to that described in the social/cultural school of thought literature. The PWD identified under the social/cultural school of thought were mostly clustered in production-based businesses. In contrast, only 8% PWDs related to displacement school of thought.

Gender wise analysis show that majority of male and female respondent's related to social/cultural school of thought. In terms of sector, production (e.g. manufacturing) based businesses showed highest representation for male (44%) and female (22%) respondents. Least representation was seen in service for male respondents (4%) and in wholesale/retail (4%) for female respondents.

Findings from the study show that the majority PWD were primarily motivated by their surroundings to start business (social/cultural school of thought). Thus, offering a conducive environment to entrepreneurship can inspire PWD who are seeking entrepreneurial opportunities. A supportive environment could be



created in the form of exclusive trade associations and support centers for PWD that could offer a platform to share business ideas and offer guidance and support to raise seed capital from different entities. Aside that financial opportunity/availability of funds enables PWD to react and this reaction results in PWD choosing an entrepreneurial activity. Social Welfare Ministry of Bangladesh could take an active role in the form of establishing vocational training centers/facilities in every district in the first phase. In the second phase, training centers could be set up in every upazilla that would offer customized skills training for the PWD. The government could support funds for PWD by encouraging corporations to contribute and sponsor via corporate social responsibility (CSR) activities. This could be achieved by partnering up with the corporations in PWD assistance projects and offering tax benefits for sponsoring PWD start-ups.

Future research could be conducted on how corporations can create entrepreneurial opportunities for PWD through social contribution. Future research could also apply the framework developed here for different marginalized groups such as women entrepreneurs, senior citizen entrepreneurs, immigrant entrepreneurs and other demographics.

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