

Entrepreneurs with Disabilities in Bangladesh: An Exploratory Study on Their Entrepreneurial Motivation and Challenges

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Abstract

Bangladesh is experiencing a steady economic and per capita growth over the past few years and entrepreneurial opportunities are also increasing. However, entrepreneurs with disabilities are yet to join the mainstream economy and there is hardly any information available on them. In this paper, the motivational factors that drive the entrepreneurial endeavors of entrepreneurs with disabilities and the challenges they face are explored. The researchers collected data through in-depth interviews (IDI), mini group discussions (MGD) and observation. This is an exploratory study involving 40 entrepreneurs with disabilities collected through snowball sampling technique. Apart from the 40 EWDs, 8 expert interviews and 4 mini group discussions were also conducted to gain a deeper understanding of the motivations and challenges. Findings indicate that for entrepreneurs with disabilities in Bangladesh, social inclusion and acceptance, economic empowerment, breaking the social and family barrier and lack of job opportunity in the traditional workforce are the key motivational drivers for embracing entrepreneurship. The entrepreneurial challenges include personal, environmental, financial, operational, infrastructural and informational constraints. The paper also suggests a strategic framework for overcoming the challenges faced by entrepreneurs with disabilities in Bangladesh.

Keywords: Entrepreneurship, Entrepreneurial challenge, Entrepreneurial motivation, Entrepreneurs with disabilities (EWD), Persons with disabilities (PWD), Bangladesh

1. Introduction

Prospect for economic development in Bangladesh is promising, with the impressive growth performance of the nation's GDP and per capita income in recent years. The government is encouraging development and restructuring projects to keep up the growth momentum which will increase entrepreneurial opportunities in the economy. Entrepreneurs are driving force for economic development and job creation, simultaneously contributing to personal development and addressing social phenomena (Sarri & Trihopoulou, 2005). In recent years, governments and academics appear to be concentrating on encouraging entrepreneurship as it symbolizes innovation and a dynamic economy (Orhan & Scott, 2001). For persons with disabilities (PWD¹), entrepreneurship can be a viable opportunity to improve their economic standing. PWDs and professionals working to help them report that the top priority of PWDs is to be able to earn a living and support their families (Handicap International, 2004). In this regard, entrepreneurship offers them the most accessible way to earn income, be independent and be recognized as a contributing member of society. Entrepreneurs with disabilities (EWD²) not only can improve their economic conditions but also can provide employment opportunities for others. They are people with immense potential and if given the right opportunity, they are capable of becoming a prominent force in social and economic development.

In this regard, the aim of this study is to explore the motivations behind starting an entrepreneurship venture and the challenges that lie in conducting an entrepreneurial business for entrepreneurs with disabilities in Bangladesh. Empirical research shows that entrepreneurs with disabilities succeed to roughly the same extent as non-disabled entrepreneurs (Larsson, 2006 as stated in Roni & Baines, 2012). To promote entrepreneurs with disabilities, it is important to understand what motivates them to become entrepreneurs and the subsequent barriers that affect

¹ Persons with Disabilities (PWD): Persons with intellectual, psychiatric, cognitive, neurological, sensory or physical impairment or a combination of those impairments.

² Entrepreneurs with Disability (EWD): Persons with disabilities who are engaged in entrepreneurial ventures.

their entrepreneurial ambitions.

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 (Akinyemi, 2016). Disability can vary in types, severity, time of onset and duration. As disabilities vary, so do entrepreneurial motivations. Some enter entrepreneurship to create their separate identity, whereas some enter only as the last source of earning. For some, it is only a single person service that accommodates their disability; while others want to grow their modest business into large enterprises. Starting an entrepreneurial venture is not an easy task and for a EWD, this task is even harder. In an entrepreneurial business, some challenges are common for all; but there are some challenges that are limited only to particular groups, including EWDs (Martins et al., 2004). No matter the motivation, the challenges that EWDs face can pose a significant challenge to their entrepreneurial success.

Disability is spread worldwide. One in every ten people has a disability and four of every five disabled people live in developing countries (WHO & The World Bank 2011; ILO, 2011). For Bangladesh, professionals working in disability rights and support also follow a 10% working estimate of disability prevalence based on the estimates of WHO. In reality, there is no reliable, up to date nationwide statistics on disability in Bangladesh (SIDA, 2014). Data on PWDs is almost unavailable and the estimates of various government and non-government agencies and organizations are contradictory. For example, in a Household Income and Expenditure Survey (HIES) published by Bangladesh Bureau of Statistics (2010), the disability prevalence rate stated was 9.01%. However, the National Census of 2011 (Bangladesh Bureau of Statistics, 2015) data put overall disability prevalence rate in the country at 1.41%. Unnayan Onneshan reported a disability prevalence rate of 5.6% (Titumir & Hossain, 2005). According to Hussain (2008), the large number of people with disabilities in the country is enough to require special attention.

On the view of the above, the present paper aims to study the entrepreneurial motivations and challenges that are faced by EWDs. It is found from the study that EWDs join entrepreneurship to gain social inclusion and acceptance, to gain economic empowerment, to break social and family barrier and also for of lack of opportunities in traditional employment. In terms of entrepreneurial challenges, the constraints they face are exceptional in nature due to their impairment conditions. The objective of the paper is to bring forth the motivations and challenges of the EWDs and to also suggest a framework for overcoming the challenges.

2. Review of Literature

2.1 Defining Entrepreneur

The term "entrepreneur" has its origins in the French term "entreprendre" meaning to set about or to undertake (Edelman et al., 2016). An entrepreneur is a person with the creativity and initiative to form a business to produce something new in the society (Chowdhury, 2017). Entrepreneurs are people who are able to translate thoughts into action; they are dreamers and thinkers who do (Filion, 2011). According to Rusu et al. (2012), an entrepreneur is an economic agent of innovative and active behavior assuming financial risks to develop new projects. They are persons who take calculated risks in meeting their dream of becoming self-employed (Zamore, 2014). According to Gupta et al. (2014), entrepreneurs are persons who initiate, organize, manage and control the affairs of a business unit. Dijkhuizen et al. (2016) as cited by Maziriri et al. (2017) state that an entrepreneur is a person who identifies gaps within the market environment and takes the advantage to fill the gap.

2.2 Defining Disability

The World Health Organization terms disability as an umbrella term, covering impairments, activity limitations, and participation restrictions (WHO, 2017). A disability is any continuing condition that restricts everyday activities. Disability can be defined by two concepts, the medical model of disability and the social model of disability. In the medical model, disability is treated as a characteristic and restrictions in activity are explained in terms of individuals' bodily capabilities, with impairments treated implicitly as a form of negative human capital (Halabisky, 2014). The social model of disability is in contrast of this concept. Founded by Oliver (1990), this concept defines disability as a result of the 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).

In Bangladesh, the Disability Welfare Act (2001) states that a person with disability is one who is physically disabled either congenitally or as a result of disease or being a victim of an accident, or due to improper or maltreatment or for any other reasons has become physically incapacitated or mentally imbalanced as a result of

such disabledness or one to mental impairedness has become incapacitated, either partially or fully and is unable to lead a normal life.

2.3 *Entrepreneurial Motivation*

There could be a number of reasons as to why a person chooses entrepreneurship. For example, it could be out of necessity, to seek advantage of an opportunity, to gain financial independence and autonomy in decision making, to improve work-life balance, to improve income or to gain material benefits. For an entrepreneur with disability, while these factors may be significant influences behind entrepreneurial motivation, there are also some other motivations found in the literature. Academic literature suggests that entrepreneurship is often associated with the will to overcome a state of social marginality or discrimination (Godley, 2005 as cited in Cooney, 2008). According to literature, one greatest motivation for the EWDs is that, through entrepreneurship, they get an opportunity to enter the labor market (Blanck et al., 2000; Boylan & Burchardt, 2002; Hagner & Davis, 2002; Schur, 2003; Zamore, 2014). If the business is successful, it works as a motivation to establish a person's confidence and to secure rehabilitation (Harper & Momm, 1989). According to Boylan and Burchardt (2002), 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. Such experience results in lower educational qualifications and it becomes even more difficult for them to find employment and join the labor market. Furthermore, people who have become disabled over their working life also find that their labor market choices are limited; due to their impairment or due to discrimination by employers. Thus, they find entrepreneurship as the only suitable option. Mishra (2005) states that discrimination in the labor market is primarily what drives persons with disabilities into entrepreneurship.

Another entrepreneurial motivation found in the literature is the flexibility that comes with being an entrepreneur. For EWDs, it offers them a better adjustment between work-life balance and their impairment status in term of work pacing, hours and location of work (Callahan et al., 2002; Doyel, 2002; Halabisky, 2014; Jones & Latreille, 2011; Meager & Higgins, 2011; Pagán, 2009). Owning their own business also provides people with disabilities the flexibility that is necessary for those who require frequent medical attention, flexible hours, accessible workspace, and other particular needs (Cooney, 2008).

2.4 *Entrepreneurial Challenges*

Several studies have been conducted by researchers in different parts of the world in attempts to explore the entrepreneurial challenges of EWDs. While some of these challenges are financial and personal in nature, others are deep-rooted social constructs. Starting up a business is generally a challenging process in itself and is even harder for the EWDs because of the specific challenges they face (Cooney, 2008; Renko et al., 2015). According to Mohammed and Jamil (2015), entrepreneurs with disabilities are significantly more likely to face greater challenges compared to other entrepreneurs.

Prior research indicates that access to capital is a common challenge faced by entrepreneurs with disabilities in setting up their business. EWDs often face difficulty in financing their startups as they have inadequate personal resources that are mostly limited to family, friends and personal funds (Maziriri et al., 2017; Maziriri & Madinga, 2016; Mohammed & Jamil, 2015; Mwangi, 2013). Parker Harris et al. (2013) stress that asset accumulation is a challenge for many EWDs as they do not manage their own funds and have limited financial literacy. Moreover, EWDs face more financial barriers than others, partly due to poor credit scores and high cost of impairment support devices (Foster, 2010). Banks also show disinterest in providing loans and necessary information about loans and grants (Boylan & Burchardt, 2002; Halabisky, 2014). Another problem is the "benefits trap" where PWDs do not want to risk losing government benefits when they start generating their own income (Foster, 2010; Maritz & Laferriere, 2016; Yamamoto et al., 2011).

Study of the literature reveals that societal challenges and negative public attitude also create barriers for EWDs in setting up and running their entrepreneurial business. According to Maritz and Laferriere (2016), societal challenges can be viewed from the perspective of society at large and from the view of persons with disabilities. They also found that customers, suppliers and other stakeholders may not choose to purchase products or services provided by EWDs. Furthermore, market prejudices create low demand for products and services produced by EWDs (Jones & Latreille, 2011). In South Korea, female EWDs are exposed to social stereotyping; the Confucian assumption that women will work at home and serve their families, posing an even greater challenge to their entrepreneurial ambitions (Hwang & Roulstone, 2015). EWDs facing social discrimination due to their disability develop lack of confidence in pursuing business activities (Maziriri et al., 2017). According to Caldwell et al. (2016), stigma attached with disability leads to attitudinal challenges for entrepreneurship among the EWDs. Prejudice results into discrimination, which disadvantages them in business activities such as seeking

funds. There is also people perception that a person with disability cannot be a business owner and also the issue of disability disclosure, where EWDs are likely not to disclose their disability to others for fear of being discriminated.

Entrepreneurs with disabilities lack proper business knowledge, skills, and training (Kitching, 2014). Halabisky (2014) states that people with disabilities often lack business management, legal and financial skills and knowledge due to limited relevant education and employment experience. Moreover, EWDs face obstacles in getting the appropriate training and support due to lack of disability-friendly transportation system, lack of individually tailored materials (e.g., study materials not in braille) and lack of infrastructural support at the training premises (Boylan & Burchardt, 2002).

Additionally, at a personal level, entrepreneurs with disabilities sometimes need personal assistants to help them undertake day to day tasks that other entrepreneurs may be able to do on their own (e.g. moving merchandise, inputting data into computer software), which increases their labor costs and puts them at a competitive disadvantage (Caldwell et al., 2016; Roni, 2009 as cited in Halabisky, 2014). Ashley and Graf (2017) mention that the challenges of EWDs are both external and internal in nature. External challenges are lack of familial support and lack of health need related services while internal challenges are lack of motivation, depression, fear of failing, self-doubt and inability to manage time properly due to health issues. EWDs also face personal challenges in entrepreneurship in the form of lack of confidence and aspirations in sustaining a successful business venture (Kitching, 2014). According to Foster (2010), self-belief is the most significant challenge for the EWDs as they are used to hearing they are not capable enough.

Apart from financial, societal and personal challenges, entrepreneurs with disabilities also face mobility challenges. Mwangi (2013) states that EWDs face the problem of suitable premises, where their movement is restricted by the architectural design of the buildings where their business is located.

3. Methodology

This is an exploratory study with an aim to get a deeper understanding of the entrepreneurial motivations and challenges that EWDs experience. To get the data, the authors used semi-structured in-depth interview, mini group discussion and observation of the study participants. Serving as a primary tool for data collection, in-depth interviews go beyond what can be learned through focus groups; uses open-ended questions to explore participant's experiences and understandings (Mears, 2012). In a semi-structured in-depth interview, the researcher organizes a broad set of questions around areas of particular interest but also encourages the participant to expand upon issues of interest and let the questioning flow naturally (Coombes et al., 2008). In this study, data were gathered by interviewing the participants at their respective business premises.

The study is based on 40 EWDs, who were recruited through snowball sampling technique. The participants were located across all over Bangladesh. The inclusion criteria were entrepreneurs who had acquired visual, physical, hearing or speaking and communicating impairments. The nature of business for these participants comprised artwork, rickshaw painting, sewing, clothing, household decorative items, jewelry manufacturing, poultry, dairy farming, small shops such as chatpati and fuchka (local street food), vegetables, fruits, tea stalls and mechanic shop. Apart from the 40 EWDs, 8 expert interviews and 4 mini group discussions were also conducted to gain a deeper understanding of the motivations and challenges. The experts included disability advocacy groups and service providers; social entrepreneurs working in disability development; social workers and disability activists. Each interview spanned for about 45 minutes and group discussions were held for about 60 minutes each.

4. Ethical Consideration

Ethical considerations allow researchers to decide which research procedure is ethically legitimate and in human subject research, ethical considerations ensure that anonymity and/or confidentiality is guaranteed, consent is informed, dignity is maintained and individual and society receive a benefit (Behi & Nolan, 1995; Neuman, 2008). The researchers were careful not to trigger emotional harm or stress to the respondents in this study. All respondents were contacted by telephone initially to explore if they would be interested in participating in the current study and to inform them beforehand about the nature and reason of the research. The credibility of the researchers was established through their current role as full time academic staff. The researchers ensured the study acts in accordance with the ethical standards of academic research, which among other things, is protecting the identities and interest of participants and assuring confidentiality of information provided by the participants.

5. Findings

5.1 Entrepreneurial Motivation

Social Inclusion and Acceptance

In a developing and highly populated country like Bangladesh, persons with disability are considered to be a burden in the family and the family members prefer keeping them isolated from the rest of the society. In such a scenario, in order to prove that they are not a burden for the family and society and are as capable as anyone else, persons with disabilities develop the need for achieving something on their own. Thus entrepreneurial effort is the result of this need. The participants in the study reported that for them, entrepreneurship is the opportunity to do something for others that not only brings self-satisfaction but also offers a respectful position in the society.

The authors observed that the EWDs also act as opinion leaders in their locality. These people have an immense positive attitude towards life, which enables them to be seen as examples of inspiration. Moreover, non-disabled people feel comfortable sharing their stories and sufferings and seek advice from them. In words of one respondent,

"No one calls me cripple any longer, they call me Bhai (brother). This is respectable for me. Sometimes, I do attend meeting with the councilor of my locality. I do spend time with other persons with disabilities and work for overall social welfare. I have a dream to establish an organization where persons with disabilities will work and live happily."

Economic Empowerment

Persons with disabilities are amongst the most economically disadvantaged in the world (Ofuani, 2011). Entrepreneurship provides them an opportunity to overcome the economic disadvantage and be empowered at family and at the social level. Economic empowerment enables people to make their own decisions, improve their economic status and to fully participate in community life. In the study, it was found that the EWDs gravitate towards entrepreneurship as it offers them the freedom of making their own decisions at home and at work. They feel that they no longer need to fully depend on others for survival and livelihood; they become independent economic actors; gain self-confidence and respect in society.

"I am a tailor by profession. Through sewing, I manage my personal and family expenditure. I am the head earner of the family now. My opinion in the decision making is always respected. I also train other persons with disabilities on sewing, so that they can be empowered like me too. In future, I see myself running my business on a larger scale."

Breaking the Social and Family Barrier

Bangladesh has a patriarchal society and this society has some preset standards, norms, and modes of social conduct. These norms and conducts are followed strictly by families in order to remain within the society, especially in rural and semi-urban areas. Some of such norms and beliefs are sometimes prejudiced and discriminatory in nature. For example, social norms require that persons with disabilities should stay home, especially if that person is a female and lives in a rural area. Going outside of the home to work or otherwise is frowned upon. Such a mindset impacts how persons with disabilities act.

From the study, it was found that to break this barrier, initially, the PWDs started connecting and communicating with other PWDs with similar entrepreneurial interests. With collective support from PWDs and the help of different advocacy groups, they became aware of their rights and found hope to break the preset standards and beliefs of the society. Consequently, they started entrepreneurial businesses as a means of breaking the social and family barrier.

Lack of Job Opportunity in Traditional Workforce

Through the interviews, the participants revealed that there are a lot of misconceptions about PWDs among employers. For example, they consider PWDs as a liability who will increase organizational cost due to loss of productivity and disability related illness. Moreover, another misconception is that PWDs will require greater training and supervision. Apart from that, most PWDs lack necessary education and qualification to perform traditional jobs. Even if a PWD has sufficient qualification, employers are reluctant to hire a PWD as they feel they would need to provide special facilities for that person. For these reasons, persons with disabilities find entrepreneurship a much suitable option as a means to join the workforce.

"Although I am blind, it does not hamper my work. I own a sewing center where all my workers are also persons with disability like me. My business is to collect by-products from nearby garments factories and make trousers, t-shirts, sweaters etc. with those spare items. I no longer have any need to look for a job"

elsewhere. I was awarded “Shada Moner Manush” (person with pure soul) by the government authorities for my contribution to other people of my community.”

5.2 Entrepreneurial Challenges

Entrepreneurship is more than simply “starting a business” (Kaburi et al., 2012). It is a process that requires an entrepreneur to identify opportunities, allocate resources, and create value despite obstacles and adversity (Shahidi & Smagulova, 2008). Starting an entrepreneurial business is not easy and it comes with a host of challenges. For entrepreneurs with disabilities, these challenges are more pronounced and unique in nature. The authors have identified that the challenges range from personal, environmental, financial, operational, and infrastructural to informational constraints.

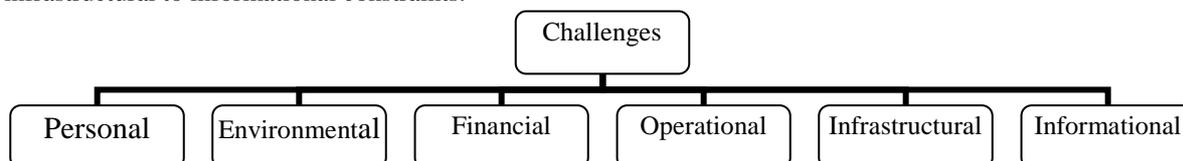


Figure 1. Entrepreneurial Challenges

Personal Challenges

There are certain personality characteristics that direct an individual toward entrepreneurial behavior (Westhead et al., 2011). Some of these characteristics are need for achievement, need for autonomy, risk-taking propensity, creativity, and self-confidence (Chell, 2008; Dollinger, 1995; Kuratko & Hodgetts, 2007). Entrepreneurial traits such as passion, a strong sense of self, resilience, risk-seeking are traits of successful entrepreneurs (Price, 2013; Rampton, 2014).

It was found from the study that although the entrepreneurs with disability are very passionate about their work, they lack self-confidence in undertaking risks. There is often a lack of persuasion and negotiation skill which stems from their lack of confidence. In most cases, it was also found that these people do not have the technical know-how of running a business. Lack of formal education and academic knowledge also emerged as a recurring challenge in the interviews. EWDs reported that they face great difficulty in operating as they lack sufficient experience on how to run a successful business. The only business education and experience they acquire is through trial and error while running the business.

Environmental Challenges

Managing a business successfully is fundamentally about handling environmental changes (Koornhof, 2003). The success of a business depends on how quickly and effectively it can respond to environmental challenges (Nadler, 1995).

It has been observed in our study that most of the EWDs generally own small to medium sized businesses which are highly prone to seasonality fluctuations. Furthermore, they lack the necessary expertise in facing such uncertainties and there is also a lack of strategic guidance to them regarding how to anticipate, prepare and adjust for seasonality changes.

Financial Challenges

In terms of financial constraints, lack of access to startup capital emerged as one of the most important challenges during interviews. Majority of the participants reported that they experience hardships in obtaining startup funds, especially from financial institutions. According to the EWDs, financial institutions are reluctant to offer business loans to them as the institutions prefer safe investments. These institutions consider EWDs as poor credit prospects, thus limiting the availability of loan offerings. EWDs also stated that they face challenges in managing working capital properly. This is due to the fact that EWDs generally cannot afford to issue credit transaction to their clients/customers. Clothing based businesses require credit transaction which creates a big challenge for the EWDs as they seldom own sufficient liquid money to facilitate a credit sale. And, if they fail to offer credit to their client repeatedly, they risk losing the client and eventually the business. There is also the challenge of managing funds efficiently, as EWDs struggle maintaining proper records of transactions. This is due to poor knowledge of cost management and credit management.

Operational Challenges

According to the experts, the operational challenges faced by the EWDs are lack of finest quality manufacturing and defects in the final output. Entrepreneurs with disability face a major challenge to delivering quality product as opposed to general competition. This is also supported by the authors' observation of the finished products

during the study. Moreover, the experts also stated that the rate of defect in the finished product is comparatively higher than the market. Producing a quality product and lowering the number of defects are challenging for the EWDs as they lack sufficient training.

Infrastructural Challenges

Data from the study also reveal that infrastructural barriers pose a significant challenge for the entrepreneurs with disability. Infrastructural support for people with disability is still limited in Bangladesh. Mass transportation and architectural design of buildings are not disability friendly. Most often buildings have no support for disability, such as ramps, customized washrooms etc. Apart from that, often they are forced to hire other people to do the work as the EWDs cannot travel themselves or cannot access buildings, which in itself presents a challenge to running the business. This finding supports Mwangi (2013), who also states that mobility barriers are a significant problem for the EWDs.

Informational Challenges

A successful business is dependent upon the availability of proper and timely information. Access to information has been made easier with the advancement of technology. However, in the interviews, it emerged that the entrepreneurs with disability struggle to capitalize on information due to their limited educational background and limited usage of modern technology (i.e., cellphones, tablets, and computers). As a result, they are not fully aware of different government and non-government support initiatives and market opportunities. Moreover, they are yet to take the advantage of e-business/e-commerce/e-banking opportunity which could be a great addition to their business endeavors. This is in accordance with the findings of Parker Harris et al. (2013) and Vaziri et al. (2014).

6. Recommendation

Based on the challenges identified through the study, the authors suggest a framework as a way to overcome the challenges faced by the EWDs in Bangladesh. The framework is outlined in figure 2.

The proposed framework identifies the needs of the EWDs according to their challenges and proposes a possible solution accordingly. For example, to overcome the personal challenges, a self-development opportunity could be created for the EWDs. This could be achieved through creating e-learning opportunities, such as customized need-based learning modules that can be accessed via cellphones, television, FM radio channels etc. Similarly, environmental challenges can be overcome through developing an active business association and mentoring of the EWDs to train and prepare them for seasonal changes and variations. Moreover, such associations can also contribute to the EWDs by promoting their businesses. In terms of a financial challenge to EWDs, the most prominent one is access to startup capital. These people mostly rely on family, friends and their own limited resources to start the business. To overcome this challenge, commercial banks can offer easy loan facilities to the EWDs. The terms and conditions of the loans granted could be flexible so that the EWDs can easily avail them. There is a circular by Bangladesh Bank that directs all scheduled banks to offer credit facility in favor of EWDs (SMESPD Circular No 03/2015). However, in this study, the authors found that none of the participants were aware of any such facility by Bangladesh Bank. Thus, awareness about such government programs among the EWDs will encourage them to seek out funds and enable the banks to reach out with more favorable loan facilities. To overcome the challenge of fund management, customized training could be provided. The operational challenges faced by EWDs are less than quality products and defective manufacturing; training on quality development and quality management could help the EWDs gain operational efficiency.

In Bangladesh, there is a lack of awareness on the everyday struggles of the persons with disabilities in terms of transportation and architecture of buildings. For an EWD, mobility is an everyday struggle. These challenges could be lessened by generating mass awareness about the designs of buildings and public transport. The authors suggest that to overcome the informational challenges, customized devices could be developed that are disability friendly. Furthermore, training and orientation on e-commerce usage and benefits could be offered to the EWDs.

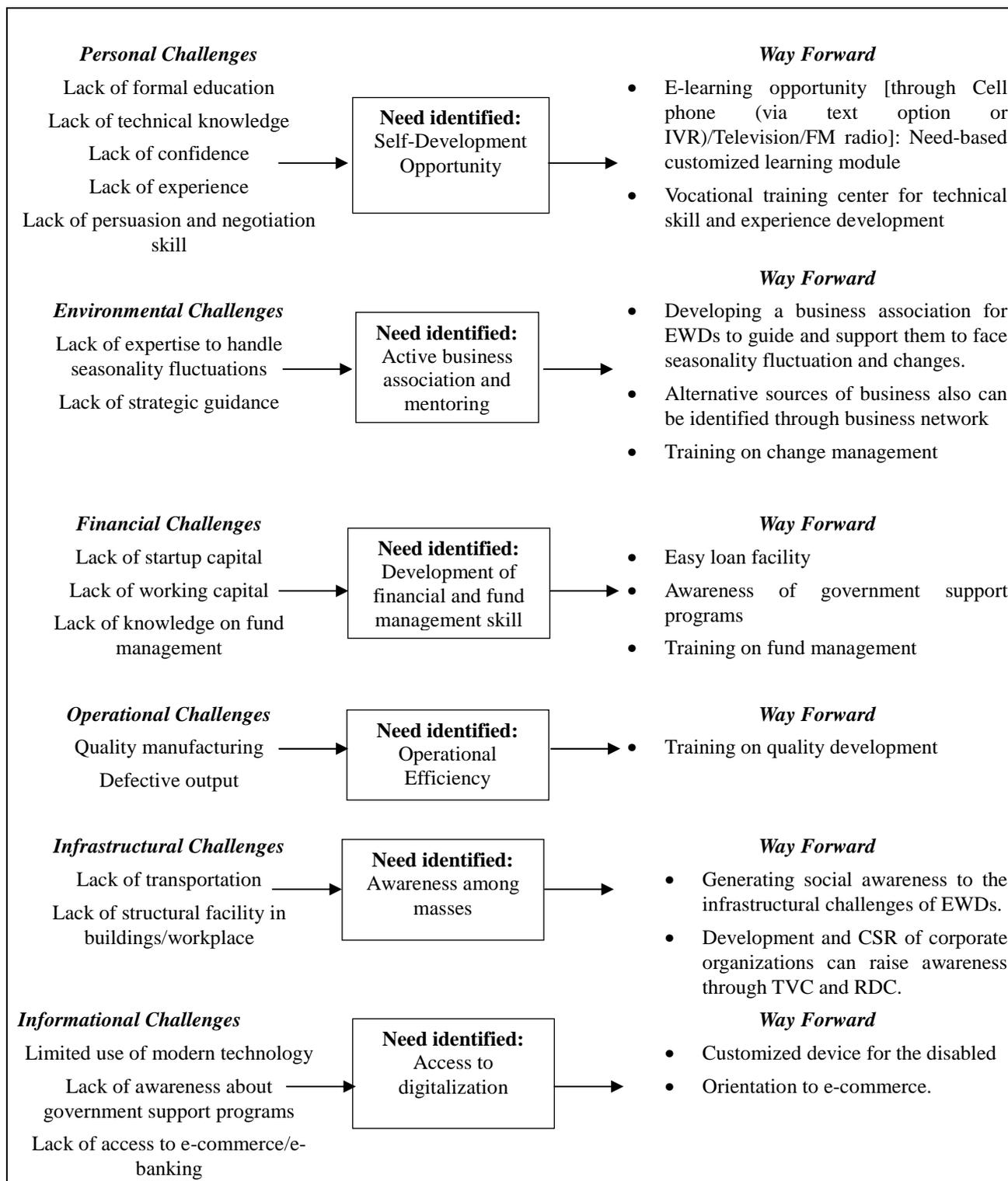


Figure 2. Strategic Framework

7. Conclusion

Entrepreneurship for persons with disabilities has the potential to succeed, provided that a supportive environment exists. A supporting environment could be provided by identifying the motivations and challenges of such entrepreneurship and finding out ways to overcome them. This study on entrepreneurs with disabilities

has identified the entrepreneurial motivations that drive them towards entrepreneurial actions, and the challenges they face while pursuing their business in the context of Bangladesh. Based on the findings, a strategic framework has been proposed to overcome the challenges.

It is true that entrepreneurs with disabilities have limitations and sometimes these limitations can seem overwhelming. Even then, these people are moving forward socially and economically. They are focused, determined and aspire to see themselves successful in their respective business sectors. Efforts to empower this population through education and training and the provision of accessible public environment and transport, would promote entrepreneurship and thereby improve socio-economic integration.

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