

Make Your Publications Visible.

A Service of



Leibniz-Informationszentrum Wirtschaft Leibniz Information Centre

Győri, Zsuzsanna; Svastics, Carmen; Csillag, Sara

## **Conference Paper**

Push and Pull Motivations of Entrepreneurs with Disabilities in Hungary

# **Provided in Cooperation with:**

Governance Research and Development Centre (CIRU), Zagreb

Suggested Citation: Győri, Zsuzsanna; Svastics, Carmen; Csillag, Sara (2019): Push and Pull Motivations of Entrepreneurs with Disabilities in Hungary, In: Tipurić, Darko Hruška, Domagoj (Ed.): 7th International OFEL Conference on Governance, Management and Entrepreneurship: Embracing Diversity in Organisations. April 5th - 6th, 2019, Dubrovnik, Croatia, Governance Research and Development Centre (CIRU), Zagreb, pp. 351-366

This Version is available at: https://hdl.handle.net/10419/196093

## Standard-Nutzungsbedingungen:

Die Dokumente auf EconStor dürfen zu eigenen wissenschaftlichen Zwecken und zum Privatgebrauch gespeichert und kopiert werden.

Sie dürfen die Dokumente nicht für öffentliche oder kommerzielle Zwecke vervielfältigen, öffentlich ausstellen, öffentlich zugänglich machen, vertreiben oder anderweitig nutzen.

Sofern die Verfasser die Dokumente unter Open-Content-Lizenzen (insbesondere CC-Lizenzen) zur Verfügung gestellt haben sollten, gelten abweichend von diesen Nutzungsbedingungen die in der dort genannten Lizenz gewährten Nutzungsrechte.

#### Terms of use:

Documents in EconStor may be saved and copied for your personal and scholarly purposes.

You are not to copy documents for public or commercial purposes, to exhibit the documents publicly, to make them publicly available on the internet, or to distribute or otherwise use the documents in public.

If the documents have been made available under an Open Content Licence (especially Creative Commons Licences), you may exercise further usage rights as specified in the indicated licence.



# Push and Pull Motivations Of Entrepreneurs With Disabilities in Hungary

Zsuzsanna Győri1, Carmen Svastics2 and Sara Csillag1

1Budapest Business School, Faculty of Finance and Accounting, Hungary, Eötvös Loránd 2University, Bárczi Gusztáv Faculty of Special Needs Education, Hungary

gyori.zsuzsanna@uni-bge.hu

svastics.carmen@barczi.elte.hu

csillag.sara@uni-bge.hu

#### **Abstract**

Disability is a worldwide phenomenon: approximately 16% of the world's adult population aged 18 and older is disabled. WHO terms disability as an umbrella term, covering impairments, activity limitations and participation restrictions, including participation in the labour market. One possible solution to problems of low rates of labour market participation could be for people with disabilities to become entrepreneurs and run their own businesses. In our paper we would like to contribute to the growing body of empirical research on entrepreneurs with disabilities, highlighting the results of our exploratory qualitative research project, with a focus on ten Hungarian entrepreneurs with sight loss and physical disabilities. We explore and analyse the motivational background of people with disabilities establishing their own enterprises, showing forms of pull and push motivation.

**Keywords:** Entrepreneurial environment, Entrepreneurial motivation, Entrepreneurs with disabilities

Track: Entrepreneurship

Word count: 7.983

# 1. Introduction

According to the definition of the UN Convention on the Rights of Persons with Disabilities (2006) 'persons with disabilities include those who have long-term physical, mental, intellectual or sensory impairments which in interaction with various barriers may hinder their full and effective participation in society on an equal basis with others' (UN Convention, 2006, p.4). People with disabilities (PWD) are a huge minority: based on ILO estimates, they make up an estimated one billion globally, 16 per cent of the world's population.

Disability has a wide-ranging effect on social and economic circumstances, including not only participation in the labour market but also on factors such as education and transport that affect employment opportunities. One possible solution to the problems of low labour market participation rates lies in the potential for people with disabilities to become self-employed or to start and run their own businesses. The advantages of entrepreneurship for PWD may even far outweigh any risk involved (Doyel, 2002). Some argue self-employment and business ownership can be used as a potential means of vocational rehabilitation to achieve faster and better integration into the labour market and eventually social inclusion and a higher quality of life in general (Kitching, 2014). This loosely connects to one of the priorities of the EU: promoting entrepreneurship as part of the Europe 2020 strategy, leading to a smart, sustainable and inclusive growth of the European economy (Pagán, 2009).

Despite an increased scientific interest in recent years regarding entrepreneurship and social minorities, there remains a significant lack of (especially empirical) research on the topic of entrepreneurs with disabilities (EWD), as Cooney (2008) addresses the 'forgotten minority'. Parker Harris *et al.* (2014) note that the theoretical work exploring entrepreneurship for PWD

started in the late 1980s in the USA and the UK, but there is a scarcity of existing theory and empirical evidence due to several reasons. Firstly, as Pagán (2009) emphasises, there is very little reliable global or nationwide data on the exact number or characteristics of EWD: official statistics do not, or only partially cover the field (and if not required, EWD might not reveal their disabilities either), so preparing reliable quantitative analysis is difficult. Secondly, disability is a heterogeneous social construct and refers to an extremely diverse set of individuals (Renko et al., 2015). Disability can vary in type, severity, stability, time of onset, duration, etc. - no two people's experiences or impairments are the same (Dhar and Farzana, 2017). Entrepreneurial motivation, personal characteristics and socio-economic conditions may also vary individually, besides which, certain entrepreneurial challenges may also be limited to only particular groups. This makes theorising or researching different aspects of EWD very challenging. Thirdly, as Yamamoto et al. (2012) indicate, there is an uncertainty in the extant literature: the terms self-employment, business ownership, microenterprise and entrepreneurship are at times used interchangeably, which creates theoretical confusion. Scholars in the field urge clearly focussed, theoretically sound and high-quality empirical research in order to refine the present picture and support future policy development (Parker Harris et al., 2014).

In our paper we would like to contribute to the growing body of empirical research on EWD, highlighting the initial results of our exploratory research project in the field. Our objective is to explore and analyse the goals and motivational background of PWD establishing their own enterprises. While we want to contribute to the theory, the regional scope of the empirical research itself might also be of importance, insofar as very little empirical research has been done in the Central-European region about EWD.

The structure of our paper is as follows: first, we provide a short introduction to the labour market situation of PWD within the socio-economic context and environment of Hungary. Then the paper provides an overview of the theoretical background of the research project, focusing on goals and motivation. Next, we describe the methodology used: ten semi-structured interviews were made with Hungarian EWD, after which the main results of the research are presented. The paper closes with a discussion providing arguments for the points of the contributions mentioned above, along with limitations and suggestions for future research.

## 2. Background

The lack of employment opportunities and secure employment for PWD pose personal, societal and economic difficulties and challenges worldwide (Yamamoto *et al.*, 2012). Where reliable statistics are available, these show that the unemployment rates of PWD are considerably higher, and their labour market participation rates and economic activity are well below those of non-disabled people. Evidence shows that the right of PWD to meaningful work is frequently denied, based on a medical picture of disability which frames disability as an individual medical problem requiring cure and care (Barnes and Mercer, 1996).

Being present in the labour market offers several advantages and may also mean a variety of work options: besides, salaried employment, self-employment, business ownership or entrepreneurship may provide viable and realistic options toward overcoming at least some of the traditional obstacles to employment (such as negative attitudes and ignorance, environmental barriers especially mobility barriers, inadequate vocational rehabilitation services, and lack of opportunities for career development). At the same time, some obstacles may remain (such as lower levels or lack of educational or social networks) and new challenges may also appear (such as competence-deficit). Although self-employment as a career option is nothing new, as a strategy it has been neglected by policy makers and

rehabilitation agencies alike, considering it as a last option, or a safety valve for PWD (Ashley and Graf, 2014). This attitude might arise from traditional Western culture, which sees the entrepreneur as a proud and independent (white male) hero achieving something outstanding, which is in distinct contrast to the widespread and distorted image of PWD, as dependent and vulnerable people who expect others to make decisions on their behalves or wait for job offers rather than take the initiative to actively seek employment (Cooney, 2008, Harper and Momm, 1989). All in all, Pagán's (2007) analyses of the European Community Household Panel (ECHP) and other data from the USA suggest that self-employment rates are indeed higher among PWD than non-disabled people along with interesting national differences (Kitching, 2014, Renko *et al.*, 2015).

## The Hungarian situation of PWD

The Hungarian picture of employment for PWD is not particularly favourable. According to the latest state census of the Hungarian Central Statistical Office in 2011, 490,000 people (4.9% of the population) were officially classified as being disabled in Hungary. 82% of them claimed that they perceived serious obstacles in their everyday lives: transport, education and employment were the most frequently mentioned fields. Data shows that PWD in Hungary on average tended to have lower levels of education and lower income than others. As for the duration of impairment, 40% of PWD acquired their impairments before 18 years of age. Nearly 300,000 of these individuals were between 18 and 59 years of age (i.e. were of 'active age'), but only 18.1% were actually active in the labour market (KSH, 2015). Based on recent estimations, the present number of PWD is similar, but the employment rate has increased significantly to 30%, mainly because of the financial incentives in employment introduced in 2012. Unfortunately, official data about the ratio of self-employment or business ownership for PWD does not exist and Hungarian data is not available in the ECHP (Pagán, 2007).

With regard to national policy, the development of vocational rehabilitation policy and the system of social benefits are handled by the Ministry of Human Capacities, while entrepreneurship development networks, programmes and services are the responsibility of the Ministry of Innovations and Technology. According to our understanding of policy, it would appear that that two fields have not had any connection so far: despite various government initiatives supporting the employability and employment of PWD in the last 10 years (among others by the modification of the complex rehabilitation system and the introduction of financial incentives in 2012), and the fact that now employment of PWD is a priority, there is no official strategy specifically targeting their entrepreneurship.

Concerning accessibility, Hungary, as a member of the EU, is following the European Disability Strategy 2010-2020, in which accessibility is one the first priorities. Based on the ANED report (2012), although the legal background has been prepared, Hungary is still lagging behind in several fields. Among others, PWD and disability organisations were not involved in the decision-making and preparations, the majority of public transport and facilities are still not accessible, and public administration is not prepared, especially for blind and deaf clients. Thus the conditions for becoming and being EWD are not very favourable.

## Entrepreneurship versus self-employment

In the EWD literature the notions of entrepreneurship and self-employment of PWD are mixed. Some authors treat the terms as being almost synonymous, while others define the two separately. Our aim was to study mainly entrepreneurs with at least one paid employee, nevertheless, during the research phase we had to broaden our scope to include self-employed people who have their own businesses and earn their own living without being employers as

well. Yamamoto *et al.* (2012) broaden the term 'self-employed' further: including people who do not have an incorporated business entity, but who earn money by their activity (e.g. small farmers or agents who work for fees). As we realized, in most cases self-employed people have the same motivations as entrepreneurs who are also employers, but their competences and challenges are sometimes different (HR, responsibility and risk-taking etc.)

Entrepreneurs are "individuals who exploit market opportunity through technical and/or organizational innovation" (Schumpeter 1965, p.45). Entrepreneurs represent a driving force for economic development and job creation, at the same time playing a significant role in local and broader social connections and personal fulfilment. However, despite the 'white male hero' myth of the entrepreneur, not every entrepreneur is a creative and innovative leader with a huge charisma (Aulet, 2013). Some may possess these talents, but others have other competences for being successful entrepreneurs. "Entrepreneurial competence has been defined as the capability to apply the required knowledge, personal characteristics, skills and attitudes to effectively fulfil the demands of the highly complex and challenging tasks and roles in different stages of a new venture creation and growth." (Brinckmann, 2008; Lans et al., 2011; Man et al., 2002; Sánchez, 2012, cited by Bagheri, 2017, p.71). Entrepreneurial competences have cognitive, attitudinal, behavioural, social and functional sides and can be both indigenous and developed by education, training and experience (Bagheri, 2017). In such a complex term nobody is perfectly 'able' from every angle, but with sufficient awareness all can find points at which they are 'able' or even outstanding. Anybody can improve their strengths or can find others whose strengths and weaknesses are complementary to theirs. That is why for PWD entrepreneurship can be a viable opportunity to prove and present their own competences, improve their economic standing (Dhar and Farzana, 2017) and be flexible in terms of time and place (Jones and Latreille, 2011). At the same time, the system and ecosystem of entrepreneurship development is compound and multifaceted with several actors (entrepreneurs, potential entrepreneurs, incubators, state institutions, venture capital, institutions of higher education, etc.), and this is if anything multiplied in numbers in the case of PWD.

#### 3. Literature review

Prior research suggests that over the past decade PWD tend to prefer self-employment and entrepreneurship to being employed more than others (Parker Harris *et al.*, 2013, Bagheri *et al.*, 2015). The reason and motivation behind their decision may be diverse and complex, just as the enabling and disabling environment around them may also differ. The next part of the paper gives an overview of the goals and motivations. First we provide some insights into the general entrepreneurial factors and special characteristics of EWD.

#### **Motivations**

A significant body of the existing literature on EWD examines the potential motivations and barriers of entrepreneurial activities of PWD, analysing individual perceptions or macro-level national policies (or both) (Cooney, 2008, Kitching, 2014).

Based on Stephan *et al.* (2015) and Vecsenyi (2017), the main motivations for becoming an entrepreneur in general are as follows: need for income; independence/freedom; job satisfaction; willingness to pursue an idea/opportunity; educational or occupational skills/experience; need for new challenges; and self-realization or encouragement from others (from family or the broader society). One of the main goals of our research was to investigate whether these are the same in the case of EWD.

Based on the literature we identify four motivation groups for PWD for becoming and being entrepreneurs. The two dimensions of our matrix are pull and push factors (incentives and disincentives) and personal as well as social and economic factors (internal and external).

Table 1: Potential motivations of EWD			
	Personal (internal)	Social, economic (external)	
Pull factors (incentives)	self-determination;	network connections; role models; supportive family; ecosystem; business services and context	
Push factors (disincentives)	everyday life; coping with personal disadvantages and previous unpleasant experiences;	fighting for social acceptance and existential independence; recovery from poverty and a disadvantaged situation; fight against prejudice	

The reason for becoming an entrepreneur or self-employed is of the utmost importance. The incentive arising from a constraint or a fear of something (e.g. unemployment or employer discrimination) creates a completely different situation than if entrepreneurship is based on an independent decision. Rizzo (2002) distinguishes 'self-employment' and 'self-directed employment', while Howard (2017) uses the terms 'need-driven entrepreneurs' and 'opportunity-driven entrepreneurs'. In the case of self-directed employment, "people with disabilities, to a significant degree, have a prime, decision-making role in the kind of work that is done, how time is allocated, what kinds of investment in time and money should be made, and how to allocate revenue generated. The essential feature is that the people taking responsibility for doing the work also have a significant say in how the work is organized and managed' (Rizzo 2002, p.98). Cooney and his colleagues (2008) distinguish between the situation of taking the initiative to start one's own business and when the person has no real alternatives. Based on these, we distinguish between pull factors (incentives) and push factors (disincentives).

Personal features and previous experience also determine the starting and successful operation of an enterprise. Yamamoto and his colleagues (2012) list gender (e.g. the discrimination experiences of women), the type of disability (e.g. independent decisions or risk-taking is less usual among people with mental or intellectual disabilities than in the case of those with blindness or physical disability - we too have found this pattern in our research), and qualification (e.g. the self-employment of PWD is more usual in the IT sector). De Clercq and Honig (2011) underline the importance of knowledge and competences, while Renko and his colleagues (2015) claim the impact of family patterns to be crucial. We call these personal, internal factors. The broader social and economic environment (its support or obstruction) is another source of motivation (Howard, 2017), which we call social, economic, or external motivation factors.

In the first quadrant of the matrix (personal and pull factors) we grouped personal incentives for being EWD. Wealth creation and financial security (Cooney, 2008) are important for EWD just as for anyone else. Some scholars suggest that the independence and flexibility of entrepreneurial life (compared to being an employee) could be important motivations, as being disabled could mean combatting more restrictions and limitations during everyday activities than others. Being an entrepreneur with disability enables the achievement of professional and personal goals; and could result in a higher level of job satisfaction (Pagán, 2009) as well as involving greater flexibility in time and tasks (Bagheri *et al.*, 2015, Dhar and

Farzana, 2017). The willingness for self-determination is also identified (Howard, 2017). In some cases, this means strategic, long-term thinking and at the same time the willingness for doing good to others (for the public or for other people with disabilities) as well. Atkins (2013) writes about the desire to 'make an impact' and about pursuing a passion for displaying one's experience and skills. Miller and Le Breton-Miller (2016) mention the desire to prove one's knowledge and talent.

In the second quadrant (social and pull factors) we collected the motivating role of network connections and role models as listed by Atkins (2013), Miller and Le Breton-Miller (2016), Renko *et al.* (2015), Bagheri *et al.* (2015) and Parker Harris *et al.* (2013). The motivating role of a supportive family is also mentioned here (Renko *et al.*, 2015). Mostly US articles list the crucial role of a supporting ecosystem, emphasizing the vocational rehabilitation agency network (Bagheri *et al.*, 2015, Seekins and Arnold, 1999, Ipsen *et al.*, 2003, Walls *et al.*, 2002, Rizzo, 2002, Miller and Le Breton-Miller, 2016); the potential business services such as mentoring and social services (Rizzo, 2002) and small business development programmes (Heath and Reed, 2013, Parker Harris *et al.*, 2014); as well as the business context (Miller and Le Breton-Miller, 2016).

Few factors were found in the third quadrant (personal and push factors). Dhar and Farzana (2017) claim that the wish to overcome the personal challenges of everyday life can be a great motivator (e.g. earning enough money to afford to pay an assistant). Howard (2017) conducted a qualitative research study with EWD and highlighted the importance of family values (such as entrepreneurial spirit, courage and education for independence) offsetting the fear of failure. Miller and Le Breton-Miller (2016) elaborate on the ability to cope with personal disadvantages and previous unpleasant experiences. Yamamoto *et al.* (2012) emphasize the effect of previously experienced discrimination and dissatisfaction in previous jobs.

In the fourth quadrant (social and push factors) we identified in the literature the drivers for social acceptance and existential independence (Dhar and Farzana, 2017). This involves, among others, the fight against prejudice and recovery from poverty and disadvantaged situations (De Clercq and Honig, 2011, Balcazar *et al.*, 2014). Miller and Le Breton-Miller (2016) claim that different groups, such as PWD, poor people, immigrants or those with learning disorders like dyslexia and ADHD face similar challenges and so have similar motivations for coping with them, on accommodating to mainstream society - even by becoming entrepreneurs or self-employed. "To compound the difficulties of these populations, there is often a bias against them that makes traditional career paths, and even entrepreneurship, a most challenging endeavour." (Miller and Le Breton-Miller, 2016, p,8)

# 4. Methodology

The current study employs a qualitative research method to explore the entrepreneurial motivations and challenges that EWD experience for two reasons. First, qualitative methodology has proved to be effective for investigating complex and multifaceted social phenomena, such as issues connected to disability (Cooper and Emory, 1995). Second, as we mentioned before, research on EWD is still in an exploratory stage and there is little information on this field of inquiry (Bagheri *et al.*, 2015). Previous studies have also used qualitative methods to investigate EWD (Heath and Reed, 2013, Atkins, 2013, Reddington and Fitzsimons, 2013, Bagheri *et al.*, 2015, Dhar and Farzana, 2017, Bagheri *et al.*, 2017, Ashley and Graf, 2017). As a primary tool for data collection, we have used semi-structured in-depth interviews. In a semi-structured in-depth interview, the researcher organizes a broad set of questions around areas of interest, but also encourages the respondents to expand upon issues of interest and let the questioning flow naturally (Coombes *et al.*, 2008). Following a review of literature, we developed 26 open-ended questions addressing the experiences of EWD.

## Sampling

A snowball sample selection strategy (Silverman, 2008) was followed. First, we sent the summary of the research plan to various stakeholders (both individuals and organisations), among others vocational and rehabilitation agencies, disability advocacy organizations and service providers, state government representatives from disability, employment, education and small business departments, private or state funded entrepreneurship development centres, academic faculties and network of researchers, entrepreneurs and social entrepreneurs. We asked them to suggest possible respondents, together with their availability. Then we contacted respondents by e-mail or telephone (based on their preference), providing information about the research process in general and about the interview in particular. At the end of each interview we asked the respondents whether s/he) could introduce us to other disabled entrepreneurs.

At this stage of the research we did not restrict the sample based on the type or severity of disability or field of entrepreneurship, taking into consideration the explorative purpose of the study. We invited participants who claimed to be entrepreneurs with a disability and having experience of entrepreneurship for at least three years, and having employees.

The participants were located nationwide in Hungary, and their fields of activity included IT services, sales, construction industry and architecture, event organizing and catering, agriculture, advertising, accounting, and the clothing industry. We found only entrepreneurs with physical impairments and with sight loss. Ashley and Graf (2007) suggested (based on US statistics) that among individuals with different types of disability, persons with visual disabilities have the highest self-employment rates. Heath and Reed (2013) and Bagheri *et al.* (2015) conclude that disabled people with physical and mobility issues may face fewer difficulties and challenges in performing entrepreneurial tasks. Table 2 presents the background information of the participants.

Table 2:	Table 2: Background information of the participants				
Code	Gender	Type of disability	Field of business	Age	Onset of the disability
ВВ	male	sight loss	IT services, software development	42	Born with the impairment, but gradually deteriorated
TT	male	physical	medical industry (development of wheelchairs)	41	Consequence of accident
ZZ	male	sight loss, blind	construction industry, project management	56	Born with the impairment, gradually deteriorated, in the last 15 years blind
GG	male	physical	IT, cross fit room and sport event organisation	42	Consequence of accident
DD	male	physical	catering, sales	33	Consequence of accident
AA	male	physical	car sales, agriculture	40	Consequence of accident
RR	male	blind	IT services, software development	26	Born with the impairment
SS	female	sight loss, blind	sales	36	Born with the impairment
00	male	physical	architecture, construction, advertising	70	Consequence of accident

JJ	male	physical	accounting services, clothing	60	Consequence of accident
----	------	----------	-------------------------------	----	-------------------------

Data was collected over periods of one-to-two-and-a-half hours of semi-structured interviews (Kvale, 2007) in various locations, depending on the demand of the interviewee. Interviews were recorded and transcribed word-for-word.

#### Coding and data analysis

Four members of the research team, all having experience of working with or studying PWD took part in the coding process. In the first phase of the analysis, each interview was coded by at least two persons from the research group. Interview texts were coded around three main themes based on the research questions: motivations, barriers and any supporting factors of starting and running business as a PWD.

In the second phase, the interview texts of all codes were re-read and a condensed text (Kvale, 2007) was produced about each code with the aim of detecting significant statements, typical patterns and relationships, using word for word quotations. The researchers met several times to discuss results and formulate interpretations.

#### Ethical considerations

It was very important for us to conduct our research in accordance with ethical standards of research. All respondents were initially contacted by e-mail or telephone to ascertain if they would be interested in participating in the current study and we informed them beforehand about the nature of and reason for the research.

#### 5. Results

#### **Motivations**

According to our respondents, becoming an entrepreneur can be both a constraint and an autonomous decision. Some of the participants did not manage to get a job as an employee, while for others, even if they had a job, the salary was simply not high enough. Half the respondents stressed that they still have to work on several projects or jobs at the same time in order to avoid becoming financially vulnerable. Thus necessity-driven entrepreneurship is strongly present in our sample.

Connected to motivations, several respondents mentioned the importance of the personality and self-knowledge. This applies to entrepreneurial features, but also to the acknowledgement and acceptance of their disabilities. They emphasized that a very important step is to recognize that the disability does not define them as human beings or as entrepreneurs. "You need to accept the state you are in, you do not need anything else. I don't need others to accept me, first I need to accept myself, and when I have accepted myself, others will also accept me for what I am." (JJ) Some talked about the fact that being a successful entrepreneur is fundamentally based on personal properties. "I think it's just about personal qualities. So, for someone to be successful you need to be persistent, you need willpower, to run head into a brick wall, and break down any door in your way, so it depends on you. A person can only become a good entrepreneur if he has the attitude it takes." (TT) Some entrepreneurs referred to the importance of previous experience and parental patterns as well.

#### Personal and pull factors

Some motivations mentioned were related to the fulfilment of individual and professional goals. First of all, five respondents mentioned that their first and main motivation was to earn a living (this is related to the constraint or independent decision aspect). They claimed that pursuing self-interest and focusing on personal gain is one of their main motivators.

At the same time, it is possible to earn money as an employee as well, so another important factor among personal and professional goals was the wish for independence, autonomy and flexibility. "I can't imagine sitting in an office for eight hours where they are checking whether I'm on Facebook or filling out an excel chart and it is not because of my condition, but because of my attitude." (GG)

Five entrepreneurs reported on their long-term plans for company, service or product development, and they stressed it was important to think in long terms and in a strategic way. "I realised that it was not my goal in life. I did not want to remain on such a financial level. So I quit my job for various reasons and started my own business. Well, of course I'm still waiting for my big dreams to come true, though I'm not doing badly at all." (RR) In this long-term way of thinking, it is also possible for someone to be satisfied with their achievements, and consciously not want to grow the business further, but have free time for private life, family and leisure activities. This is also a way of living a full life by thinking in more dimensions, not just in terms of fulfilling dreams of financial success. "And thank God I can say that my life is whole, irrespective of the fact that I am in this. But is it worthwhile developing further, to let's say having fifty thousand more a month plus a five times higher stress level? I'm not sure it's worth it, on the contrary, I would say, it is not worth it. I'd rather spend my time with my family, my kid, my dog, my hobby, or whatever." (AA)

The passion for work and for related social causes also appeared as a motivation factor. The majority of the entrepreneurs spoke about determination, pursuing the passion for demonstrating one's experience and skill and pride for the achieved results. Recognition, e.g. entrepreneurial or innovation prizes (e.g. the Hungarian Quality Product Award) are part of motivation, not strictly in an economic or career-oriented, rather in a psychological way. That's not why business is done, but positive feedback reinforces efforts, makes achievements visible for everyone and makes one feel part of mainstream business irrespectively of any personal difference. "It's good to know that what you do leaves a mark, and that you are motivated by high quality, pride and timelessness." (OO) This general pride over business success is sometimes also a proof of one's own value and worthiness, showing that outside acknowledgement is possible despite the disadvantaged position deriving from a disability. "I am basically proud of myself that with all my disadvantages, starting from below zero I am way in the positive already." (RR)

## Social and pull factors

The importance of a favourable business context and supporting business network connections was also mentioned in the interviews. Support and motivation, besides inspiration, could come from the closer circle of family or friends, or from official incubator schemes or mentor programmes (Erste Bank, NESsT,). Even the idea of starting a business might come from outside, from a role model or from the family who believe strongly in the person's talents and skills. "Starting a business basically came from him. I saw things at his place and I also had an idea of a kind." (RR)

The need for a better supporting ecosystem was also mentioned by some respondents, which goes beyond the narrower personal business connections, but entails a whole system of support. The EWD asked generally have not received any help from an entrepreneurial ecosystem supporting them or targeting their (sometimes special) needs, neither on part of vocational rehabilitation agencies nor from general business development programmes. They have connections to and operate on the market, they also need financial resources to grow and flourish, they have to connect to the state and its institutions, but they cannot see it as a real, formal net of supporting factors which would govern, catalyse or mediate the different actors' activities.

#### Personal and push factors

Some of the respondents drew a negative picture of PWD in general: they claimed that they do not usually want to change their disadvantaged positions and it is very difficult to motivate them. This might be due to psychological barriers created by their previous experiences (in family or in other communities e.g. during education) and failures or because they do not believe in themselves enough. As many as three respondents of the ten claimed that they themselves had been in a depressive phase and starting an enterprise was what pulled them out of this situation. Resilience is thus crucial in overcoming everyday challenges. "I'm not self-sufficient physically ... but if you get to the level where you are financially self-sufficient, then if we are being really pragmatic, you can also pay for your independence." (GG)

#### Social and push factors

Among socially driven motivations, we have identified the drivers for social acceptance and existential independence, the fight against prejudice and recovery from a disadvantaged situation. Three respondents mentioned that professional excellence could make disability insignificant, or that even disability could signify an advantage in some situations (e.g. during business negotiations). More than half of the respondents mentioned the mission to spin their own results for the sake of fellow PWD. Service to the community seems motivating for EWD, it enables integration and a sense of usefulness. "Every obstacle that you overcome makes you stronger. Our mission is to help people with visual impairment freely access information, integrate into the 'intact' society more easily, and improve their quality of life through our IT services and activities." (BB)

The topic of becoming role models for fellow PWD, to motivate and empower them was also mentioned, "I would like to show my peers that there is a way other than the one followed by many. This one is a lot more difficult, but possibly a lot better in the long run." (RR) At the same time, some EWD say they could not bear taking on more responsibility. The image of a successful, confident, self-sufficient (male) entrepreneur may seem too far to achieve for someone with issues of self-esteem, physical and communicational disadvantages or even financial difficulties.

<b>Table 3</b> : motivations of EWD in the literature and based on the interviews			
Potential motivations	Theory	Pattern identified	
for becoming EWD			
Pull and personal	wealth creation and	earning a living, but also	
factors	financial security;	finding work/life balance	
	flexibility;	(finance free time and leisure)	
	self-determination;	flexibility, autonomy,	
	higher level of job	independency	
	satisfaction;	self determination	
	'making an impact'	'making an impact'	
		pride in achieving professional	
		success from disadvantaged	
		position	
Push and personal	overcoming the personal	overcoming the personal	
factors (disincentives)	challenges of everyday life;	challenges of everyday life;	
	coping with personal	coping with personal	
	disadvantages and previous	disadvantages and previous	
	unpleasant experiences;	unpleasant experiences;	
	dissatisfaction with		
	previous job		
Pull and social,	network connections;	supportive family	
economic factors	role models;	ecosystems – not sufficient, not	

	supportive family; ecosystems; business services and context	tailor-made
Push and social,	fighting for social	fighting for social acceptance
economic factors	acceptance and existential	and existential independence;
	independence;	becoming role models and
	recovery from poverty and	facilitate social change;
	the disadvantaged situation;	providing service for the
	fighting against prejudice	'disabled community'

#### 6. Discussion

The narratives of EWD show that both push and pull motivation factors are present in their decisions of starting and running a business venture in Hungary. While various sources of personal and social motivation are evident (self-fulfilment, ambition, social change, etc.), economic pressure and the lack of any further alternatives are at least as strong motivating factors, as Cooney (2008) and Howard (2017) also suggest. Highlighting the importance of reaching a work-life balance, being able to finance leisure activities or having time also for hobbies besides achieving the goal of becoming a successful entrepreneur may indicate that EWD have a somewhat atypical approach to interpreting the benefits of being an entrepreneur.

Relating to the motivations, concerning the way of becoming an entrepreneur we saw two distinct patterns: the respondents who were born with an impairment very consciously prepared themselves (choosing university courses or vocations) for their chosen professional field and also for becoming entrepreneurs. This high level of consciousness, long-term orientation and planning, as well as family support, helped them start their businesses and become successful. The other pattern we identified is typical in the case of acquired impairments mainly due to accidents: those who became disabled later in life made use of competences, skills, and previous experiences, based on which they were able to create and build a new venture or continue the previous business activities despite the disability. The entrepreneurial pattern of the family seems to be very powerful in both cases – from one side regarding the upbringing (e.g. not overprotecting but providing enough challenge for the disabled child), from the other side, as entrepreneurial role models they seemed to make a long-term impact on the future careers of their children, as Howard (2017) emphasizes.

Besides family and other role models the high level of self-knowledge and self-esteem was also emphasized. This applies to entrepreneurial features, but also to the acknowledgement and acceptance of one's own disability. This is crucial as research participants referred to the majority of PWD as helpless, passive people without any plans for life and thus it was important for them to distinguish and distance themselves from that image. Still, we found patterns for the motivations of 'giving back something' to the 'disabled community', as Atkins (2013) suggests. Some of the entrepreneurs are focusing on providing services to special groups of PWD (e.g. software for blind people, special wheelchair), in which their special, insider knowledge about the impairment is converted into competitive advantage, as De Clercq and B. Honig (2011) claim. Other entrepreneurs organize programmes for free or provide services for lower prices for PWD, based on their perceived responsibility and willingness to support the community. Almost every respondent emphasized the importance of sharing experiences, providing role models and encouragement to the 'disabled community' which role is nevertheless controversial in the narratives because of the

mentioned problems. This is of high importance as more of the respondents mentioned the need for a better supporting ecosystem of which they can be a significant part.

Generally the respondents did not meet any special mentor programmes and did not receive any special government support, tailored to encourage entrepreneurial activities or self-employment of PWD (some of them encountered general mentoring or incubator programmes). Even though all respondents experienced difficulties or even crises in their businesses – financial issues, psychological problems or difficulties with physical or communicational accessibility –, these were solved individually. For a favourable business context providing equal opportunities for all possible entrepreneurs, strategically planned national policies were necessary to support those PWD who endeavour to start their own businesses with significantly more disadvantages than the average population.

#### **Conclusion and limitations**

In our paper we aimed to explore and analyse the motivational background of EWD based on a classification of pull/push and personal/social factors. Based on the narratives of ten research respondents, we can conclude that the entrepreneurial ecosystem for EWD is not a favourable one in Hungary. Among others, accessibility is a general problem and the lack of a supporting business environment with specifically tailored mentor programmes is also discouraging for EWD. At the same time, personal and family related factors (e.g. self-confidence, family role models) seem to have huge importance in starting and running the business.

Both the acceptance of one's own disability and the acquisition of entrepreneurial knowledge are of high importance. Typical entrepreneurial skills and competences (motivation for self-realization, capability to learn and apply the required knowledge, ability for taking risks, creativity, innovation, manage and lead others etc.) usually contradict with the image of PWD, so EWD have to overcome double obstacles to personally accept and also make others accept their situation and business activities. They must be highly motivated by all pull or push, personal or social factors. If policy makers and other actors of an entrepreneurial ecosystem realise their potentials, they can enable and foster their existence. That is why our contribution, the identification of different motivations is significant.

Naturally, our findings are bounded by the limitations of the study. First of all, concerning the theoretical review, we could cover only the selected articles that were available to us: based on those papers we gained the impression that disability literature and entrepreneurial literature are not fully integrated. The use of somewhat different languages and approaches as well as starting points and ways of reasoning created an extremely complex case to study and understand with gaps in theory and practice as well as in research. Second, the interpretations reflect our perceptions of what is important and relevant and are framed by our knowledge. While the issue of entrepreneurship among PWD seems global, the differences in the economic, employment, social and disability states and systems of the various countries as sources of information certainly have an impact on its cultural understanding and interpretation. Third, the ten entrepreneurs participating in the interviews do not represent in any sense the entire EWD community in Hungary, so the patterns found cannot be considered a generally valid picture. Accepting and being aware of the limitations, our intention was to acknowledge the existence of entrepreneurs with disabilities and explore and indicate some initial patterns and insights which could deepen our understanding of their situation in the future.

#### Acknowledgements

This research was supported by a grant from the Higher Education Institutional Excellence Programme of the Hungarian Ministry of Human Capacities to the Budapest Business School – University of Applied Sciences (20405-3/2018/FEKUTSTART).

#### References

- Atkins, S. 2013. A Study into the Lived Experiences of Deaf Entrepreneurs: Considerations for the Professional. *Journal of the American Deafness & Rehabilitation Association* (*JADARA*), Winter 2013, 47(2): 222-236.
- Aulet, B. 2013. Disciplined entrepreneurship: 24 steps to a successful startup, John Wiley & Sons, Inc., Hoboken, New Jersey.
- Ashley, D. and Graf, N. M. 2017. The Process and Experiences of Self-Employment Among People With Disabilities: A Qualitative Study. *Rehabilitation Counseling Bulletin* 1-11.
- Barnes C. and Mercer G. 2005. Disability, Work and Welfare: Challenging the Social Exclusion of Disabled People. *Work, Employment and Society* 19(3): 527–545.
- Bagheri, A., Azizi, M. and Fard, M. F. 2015. Managerial Skills Required by Entrepreneurs with Physical and Mobility Disabilities. *International Journal of Management Sciences*, 5(8): 571-581.
- Bagheri, A., Abbariki, M 2017. Competencies of disabled entrepreneurs in Iran: implications for learning and development. *Disability & Society*, 32(1): 69-92, DOI: 10.1080/09687599.2016.1268524.
- Balcazar, F. E., Kuchak, J., Dimpfl, S., Sariepella, V. and Alvarado, F. 2014. An empowerment model of entrepreneurship for people with disabilities in the US. *Psychosocial Intervention*, 23: 145-150.
- Cooney, T. 2008. Entrepreneurs with Disabilities: Profile of a Forgotten Minority. *Irish Business Journal*, 4(1): 119-129.
- Coombes, L., Allen, D., Humphrey, D. and Neale, J. 2008. In-depth Interviews. In J. Neale (Eds.), Research Methods for Health and Social Care (pp. 197-210). UK: Palgrave Macmillan.
- Cooper, D. and Emory C. 1995. *Business Research Method*, 5th ed. USA: Irwin.CSSE Canadian Centre for Social Entrepreneurship.
- De Clercq, D. and Honig, B. 2011. Entrepreneurship as an integrating mechanism for disadvantaged persons. *Entrepreneurship & Regional Development*, 23(5–6): 353–372.
- Dhar, S. and Farzana, T. 2017. Entrepreneurs with Disabilities in Bangladesh: An Exploratory Study on Their Entrepreneurial Motivation and Challenges. *European Journal of Business and Management*, 9(36): 103-114.
- Doyel, A. W 2002. A realistic perspective of risk in self-employment for people with disabilities. *Journal of Vocational Rehabilitation*, (17)2: 115-124.
- Harper, M. and Momm, W. 1989. Self-employment for disabled people: experiences from Africa and Asia. International Labor Office.
- Heath, K. L. and Danielle L. Reed 2013. Industry-Driven Support (IDS) model to build social capital and business skills of low-income entrepreneurs with disabilities. *Journal of Vocational Rehabilitation*, 38: 139–148.
- Howard, T. L. 2017. Strategies for Entrepreneurs with Disabilities to Sustain a Successful Small Business. PhD thesis, Walden University, Minneapolis

- Ipsen, C., Arnold, N. and Cooling, K. 2003. Small Business Development Center Experiences and Perceptions: Providing Service to People with Disabilities. *Journal of Developmental Entrepreneurship*, 8(2): 113-132.
- Jones, M. K. and Latreille, P. L. 2011. Disability and Self-employment: Evidence form the UK. *Taylor & Francis Journals*, vol. 43(27): 4161-4178.
- Kitching, J. 2014. Entrepreneurship and self-employment by people with disabilities. Background Paper for the OECD Project on Inclusive Entrepreneurship. Working Paper: OECD.
- Kvale, S. 2007. Doing Interviews. London: Sage.
- Miller, D. and Le Breton-Miller, I. 2016. Underdog Entrepreneurs: A Model of Challenge-Based Entrepreneurship. Entrepreneurship theory DOI: 10.1111/etap.12253
- Neuman, W. L. 2008. *Social research methods: qualitative and quantitative approaches.* South Asia: Pearson Education.
- Pagán, R. 2009. Self-employment among people with disabilities: evidence for Europe. *Disability & Society*, 24(2): 217–229.
- Parker Harris, S., Renko, M., Caldwell, K. 2013. Accessing social entrepreneurship: Perspectives of people with disabilities and key stakeholders. Journal of Vocational Rehabilitation 38 (2013) 35–48. DOI:10.3233/JVR-120619
- Parker Harris, S. Caldwell, K. and Renko, M. 2014. Entrepreneurship by Any Other Name: Self-Sufficiency Versus Innovation. *Journal of Social Work in Disability & Rehabilitation*, 13(4): 317-349.
- Renko, M., Parker Harris, S. and Caldwell, K. 2015. Entrepreneurial entry by people with disabilities. *International Small Business Journal*, 1–24 DOI: 10.1177/0266242615579112
- Reddington, T. and Fitzsimons, J. 2013. People with learning disabilities and microenterprise. *Tizard Learning Disability. Review*, 18(3): 124-131.
- Rizzo, D. C. 2002. With a little help from my friends: Supported self-employment for people with severe disabilities. *Journal of Vocational Rehabilitation*, 17: 97–105.
- Schumpeter J. A. 1965. Economic Theory and Entrepreneurial History. In: Aitken HG (ed) Explorations in enterprise. Harvard University Press, Cambridge, MA, pp.45–64.
- Seekings, T. and Arnold, N. 1999. Self-employment and economic leadership as two promising perspectives on rural disability and work. *Work*, 1999, 12(3): 213-222.
- Silverman, D. 2008. Doing Qualitative Research: A Practical Handbook. London: SAGE.
- Stephan, U., Hart, M., Mickiewicz, T. and Drews, C.C. 2015. *Understanding Motivations for Entrepreneurship*. BIS Research Paper No. 212. Department for Business, Innovation and Skills, London
- UN 2006. Convention on the Rights of Persons with Disabilities
- Vecsenyi, J. 2017. Kisvállalkozások indítása és működtetése (Starting and managing new ventures), Akadémiai Kiadó: Budapest.
- Walls, R.T, Dowler, D. L. Cordingly, K., Orslene, L. E. and Gleer J. D 2002. Microenterprising and People with Disabilities: Strategies for Success and Failure. *Journal of Rehabilitation*, 6(2): 29-35.

Yamamoto, S., Unruh, D. and Bullis, M. 2012. The viability of self-employment for individuals with disabilities in the United States: A synthesis of the empirical-research literature. *Journal of Vocational Rehabilitation*, 36(2012): 121–134.

# **Appendix**

# Interview Questions 2018 (Final version used during the interviews)

Our team of economists and disability experts aims to explore the situation and practice of the businesses of people with disabilities in Hungary. For our research we are looking for disabled or disadvantaged individuals who are sole traders or members in partnerships. We wish to become cognizant of their experiences of becoming business owners.

In view of our analysis, we would be grateful if we could tape the interview. On request, however, the tape recorder will be switched off.

- 1. How did you start your business? What was your motivation? Was there any pressure on you?
- 2. What was your aim in starting a business?
- 3. How did you identify your business opportunity? Was your business idea influenced by the fact that you are disabled?
- 4. How did you evaluate your skills/abilities? What qualifications did you have?
- 5. Was there any kind of a knowledge that you lacked at the beginning?
- 6. What personal qualities, competences played a role in starting your business?
- 7. What exactly is your disability? How does it affect your lifestyle, work and every life?
- 8. What professional, business and/or business branch experiences did you have and what role did they play at the start?
- 9. What resources did you lack and how did you succeed in getting them? How did you manage to finance your start-up?
- 10. What connections did you have and what role did they play at the start?
- 11. Did you receive any help / advice / support from any incubator organizations / investors / business angels? If yes, what kind of help was it?
- 12. Did you receive any help from family and friends? If yes, what kind?
- 13. Were there any arguments against starting your business? If yes, what were they?
- 14. Did your disability prove to be a disadvantage at the start? In what? How did you solve your difficulties?
- 15. What have been the turning points in the life of your business so far? Why?
- 16. Were there any critical stages? If yes, how did you go forward?
- 17. What is the principal activity of your business? Has it changed since starting your business? If yes, why? Who are your target groups? Are they disabled too?
- 18. What is the mission/vision of your business?
- 19. Who are the most important partners of your business? (customers, suppliers, collaborators, etc. ....) Do you have any connections with other disabled business owners?
- 20. What is your business team like? Who is responsible for what? Do you have employees? What are their qualifications? Are they disabled? Do you have any leadership difficulties?

- 21. Was it ever an advantage that you are disabled?
- 22. Was it ever a disadvantage that you are disabled?
- 23. What are your plans for your business?
- 24. How do you rate the Hungarian business culture / environment / ecosystem?
- 25. What do you think are the most significant inhibitory factors today for a disabled person who wishes to start a business? And when running the business?
- 26. What do you think should be done to create an environment in which more disabled people would start their own businesses? Could you recommend another interviewee?