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## Article

# The Representation of Entrepreneurship in People with Disabilities: A Discourse Analysis

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**Abstract:** The aim of this paper is to identify the main moderating aspects of entrepreneurship in people with disabilities in Spain in relation to the main explanatory theories on the subject via a discourse analysis of a group of entrepreneurs and qualified witnesses. Several key elements were identified in this analysis: physical, accessible, and familial. Attention to these aspects will contribute to the empowerment of a group at a clear disadvantage compared to others without disabilities in the entrepreneurial processes. This research proposes the acquisition, stimulation, and development of a set of knowledge, skills, and abilities (competencies) together with a greater commitment on the part of the Public Administration and awareness of society in order to reverse the current starting conditions of this group.

**Keywords:** entrepreneurship; disability; empowerment; competencies

## 1. Introduction

On 17 February 2024, the reform of the term used to refer to persons with disabilities (hereinafter referred to as PWDs) was published in the BOE no. 43 (BOE, 2024). Until now, Article 49 of the Constitution, the fundamental law of the Spanish State, included the term “handicapped” to refer to this group. Not without difficulties and long campaigns of demands and public awareness, the Spanish Parliament finally voted to amend Article 49 to replace the term “disminuidos” with “personas con discapacidad” (persons with disabilities).

In addition, the reform includes recognition of the specific needs of women and minors with disabilities and obliges public authorities to commit themselves to the full autonomy of persons with disabilities. It is worded as follows:

“Article 49.

1. Persons with disabilities shall exercise the rights provided for in this Title in conditions of real and effective freedom and equality. The special protection necessary for such exercise shall be regulated by law.
2. The public authorities shall promote policies that guarantee the full personal autonomy and social inclusion of persons with disabilities, in universally accessible environments. Likewise, they shall encourage the participation of their organisations, under the terms established by law. Particular attention shall be paid to the specific needs of women and minors with disabilities.”

This is an important step in the direction of symbolically and practically eliminating the discrimination and stigmatisation faced by PWDs. Language and its use are an interpretative expression of reality and become a major vehicle of communication that reflects and



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perpetuates ingrained prejudices in society, including those directed towards persons with disabilities. Often, everyday language contains terms loaded with negative connotations that stigmatise and marginalise people with disabilities. For example, the common use of words such as “invalid” or “handicapped” implies total incapacity or diminished human worth, reinforcing the perception of persons with disabilities as less capable or worthy of less respect. Language can also manifest prejudice through derogatory comparisons that dehumanise PWDs. Goffman accurately illustrated how society classifies and stigmatises certain groups and how these labels affect the social interaction and identity of these groups. In this sense, language is part of the “interactional order” (Sebastián de Erice, 1994). In the same sociological tradition, Foucault (1966) described how social categories and labels, including those related to disability, are used to control and to marginalise certain groups. Language not only describes reality but also constructs it and shapes it. This implies that the terms and expressions used to refer to PWDs are not neutral but imbued with power relations and culturally constructed meanings. In his work, the author offers a critique of how language and discursive practices can be tools of social control and oppression (López, 2020).

Despite the progress in awareness-raising and inclusion policies, PWDs still face significant barriers to accessing decent and well-paid jobs. This bias reveals itself in both recruitment and promotion, where biases about ability and productivity limit career development opportunities for PWDs (Dakung et al., 2022). The literature has explored how public policies and dominant discourses influence the perception and opportunities of people with disabilities, particularly in the labour market (Thomas, 2010; Ferri & Connor, 2005). The systematic stigmatisation of PWDs ultimately affects their self-esteem and empowerment, influencing their employment decisions and their willingness to undertake professional projects (Nario-Redmond, 2020). This situation is further aggravated by the low self-esteem that many PWDs experience due to the internalisation of social stigmas. The perception of being less capable or valuable because of their disability can undermine their self-confidence and diminish their motivation to pursue employment opportunities and/or entrepreneurship. This low self-esteem, fuelled by an environment that constantly reminds them of their “difference”, contributes to a lower propensity to take the already significant risks that entrepreneurship presents.

#### *Analysis of Entrepreneurship Among People with Disabilities in Spain*

Everything that cannot be measured cannot be managed; hence, it is appropriate to comment, albeit lightly, on some data and indicators of PWD activity in Spain. According to data from the National Statistics Institute (INE, 2023), in 2022, there were 1,941,900 PWDs with a degree of disability greater than or equal to 33% and assimilated (according to Legislative Royal Decree 1/2013) and of working age (from 16 to 64 years), which represented 6.3% of the total working age population, representing an increase of 0.6% (12,500 people) compared to 2021.

Among the main results of this study, 35.3% of people aged 16 to 64 with an officially recognised disability in 2022 were active (citizens who are of working age). This activity rate was 42.7 points lower than that of the non-disabled population. The employment rate in PWDs (measuring the percentage of people with entrepreneurial disabilities in the total) was 27.8% (68.1% in the non-disabled population), and 90.4% of those employed were salaried employees, 77.8% of whom had permanent contracts. The unemployment rate for the disabled was 21.4% and was 8.6 points higher than that of the non-disabled population (12.8%). Data from the Observatory on Disability and the Labour Market in Spain (ODISMET, 2024) reveal that the evolution of the entrepreneurship rate in PWDs between 2013 and 2022 goes from 11.5% to 9.6%, while in people without disabilities, it

goes from 17.7% to 15.0%. The simple comparison of this data indicates—according to the aforementioned report—a continued lack of support and aid for entrepreneurship that affects both groups.

On the other hand, the rate of self-employment has decreased both for PWDs (−1.9 points) and for the general population (−2.7 points), pointing to an absence of support and aid for entrepreneurship and motivating the active population to move towards areas of work that can provide them with a greater degree of security.

Through a qualitative study, by means of 15 interviews with entrepreneurs and qualified witnesses and together with content analysis techniques, this research reveals the inhibiting elements of entrepreneurship in people with disabilities. Through this diagnosis, we will see how to moderate, reverse, and alleviate these inhibiting elements with the aim of favouring the inclusion of this group in their aspiration to develop entrepreneurial projects. This work proposes, together with the development of a set of competencies, a greater commitment on the part of the Public Administration and a better awareness of society for the development of entrepreneurial processes in people with disabilities

## 2. Theoretical Framework

A review of the literature on entrepreneurship in its most generic form reveals two facts. First, in recent years there has been a resurgence of interest in the figure of the entrepreneur and in the action of entrepreneurship. The second is that this resurgence is a fact that can be understood from different orientations and, consequently, there are several disciplines from which this phenomenon has been approached. In this second aspect, it is necessary to point out that the very concept of entrepreneurship entails an ambiguity and dispersion comparable to the diversity of the literature on the subject, although most of the theoretical development comes from the economic–business sphere. It would be necessary to appeal to the nature of the entrepreneurial ecosystem (Isenberg, 2011) to conclude that the confluence of perspectives—in the analysis of the same phenomenon—responds to a systemic approach typical of organicism (Bertalanffy, 1976) from which to understand the various facets it encompasses.

With regard to the emergence of interest in entrepreneurship, this has its origin in a structural and a cyclical factor. When it comes to the former, the focus on entrepreneurship responds to the need to find ways to boost the labour market, especially in economies such as Spain's, which suffers from a problem of chronically high unemployment. As for the cyclical factor, it has its origins in successive crises—the 2008 economic crisis and the COVID-19 pandemic—which have forced social agents in the political and business spheres to focus their attention on the figure of the entrepreneur given the inability to boost employment among the population, turning this means of self-employment into a sought-after alternative (Ortiz-García, 2018).

This interest has been shaping a discourse whose essential axes are individual initiative and the activation of the employability of the individual (Muñoz-Rodríguez & Santos, 2019). The premises of this new paradigm emphasise the activation capacity of the individual, subject, and agent of employment. It is a model far removed from the old Fordist paradigm in which active employment policies are a fundamental task of the State. On the contrary, the worker is not the subject of rights but the generator of the circumstance that favours rights, such as job creation. It is a stage in which the worker becomes an entrepreneur, on many occasions, as the only subject of the same, or “entrepreneur without a company” (Armendariz et al., 2021).

There is a tendency towards an “entrepreneurialisation” of the worker (Muñoz-Rodríguez & Santos, 2019; Santos, 2018) while advancing the individualisation of labour relations, which implies a reduced capacity for collective action with a consequent loss

of strength on the part of workers. This issue is particularly important when dealing with vulnerable groups, such as PWDs, among whom the harms appear to arise from an empirically unsubstantiated neoliberal narrative that emphasises the role of personal responsibility and effort in recovery from illness, ignoring the socio-structural factors that contribute to chronic illness and disability (Hunt, 2022).

In this way, the discourse on entrepreneurship has been incorporated into the political agenda, which has made its promotion one of the main priorities in the case of Spain. The environment of successive crises—economic and COVID-19—has been an important driver in this direction (Ortiz-García, 2018).

Along with the necessary creation of wealth and the virtues of encouraging entrepreneurship, the dominant discourse appeals to the training of innovative and creative individuals (Alonso & Fernández, 2011) who are the true architects of the economic miracle of job creation.

It is important to clarify that this paper adopts the definition of entrepreneurship provided by the Global Entrepreneurship Monitor, according to which entrepreneurs are people who engage in business activities within a country, identifying different types and phases of entrepreneurship. In the GEM, “early-stage entrepreneurs” are the proportion of the adult and national population that owns a business but whose business is not older than 3.5 years, while an “established entrepreneur” is considered to be anyone who owns a business that is older than 3.5 years (GEM, 2024). This exploratory study analysed a discourse analysis of entrepreneurship in people with disabilities through several dimensions: physical, training, institutional, psychological, and family, among others. Future research is still pending to delve deeper into the motivations to become an entrepreneur, barriers and facilitators faced by people with disabilities, and outcomes.

Some authors like Carvajal-Henao et al. (2020), Phillips et al. (2014), and Simón (2023) identified motivational elements and other barriers in the entrepreneurship process.

#### *Approaches to Entrepreneurship in PWDs*

Entrepreneurship among people with disabilities is a field of study that combines elements of economics, sociology, psychology, and various disability studies. Theories on this type of entrepreneurship seek to understand the factors that influence entrepreneurial decisions, the specific barriers and facilitators faced by people with disabilities, and the outcomes of their entrepreneurial efforts.

This article highlights the insights provided by Human Capital theory—from the pioneering approaches of (Becker, 1964) and (Schultz, 1961) to the current perspectives of (Heckman, 2011; Goldin, 2016; Card et al., 2022; Hanushek, 2013)—which focuses on the explanation of entrepreneurship on the incidence of factors such as education, training, and experience. According to this perspective, PWDs may face disadvantages in access to education and training opportunities, which impacts their human capital. However, the development of specific disability-related competencies, such as resilience and problem solving, can be a positive factor (Olaz & Ortiz-García, 2019; Muñoz et al., 2019).

Although this perspective provides concepts that encourage the analysis of the opportunities and limits faced by entrepreneurship, they need to be contextualised in the world of PWDs, as the application of these perspectives to the field of entrepreneurship often does not take into account the singularities of disability and is therefore invalid (Pavey, 2006). This calls for a review of the assumptions of these theories, as well as a broader definition of entrepreneurship, including PWDs and the difficulties they have in learning and accessing resources (Tiasakul et al., 2024).

This last aspect leads to the incorporation of the Resources and Capabilities theoretical perspective, suggesting that successful entrepreneurship depends on the accumulation and

effective management of tangible and intangible resources. For PWDs, this includes not only financial resources but also access to support networks, specific skills, and technologies that can facilitate their participation in entrepreneurial activities (Barney, 1991; Teece et al., 1997). This theory has been explored in the field of PWDs with various conclusions. In any case, they all converge around the idea that in order to realise their capabilities, PWDs need access not only to resources but also to the factors that enable them to convert resources into their valued capabilities. In most cases, constraints to the realisation of capabilities are related to the external environment, i.e., a lack of recognition of their potential (Ton et al., 2020). Research shows that many of these shortcomings in PWDs can be solved with the support of social and governmental networks; it is about the normalisation of a situation that helps to reduce “self-stigma”, a common process derived from the systematic situation of rejection experienced by these people (Smith et al., 2017; Duong et al., 2008). Disability is understood from this perspective as the result of the interaction between personal characteristics (including health conditions and impairments), the resources made available to these people, and the social environment (Mitra, 2006, 2018). Sen (1985, 2002) developed the capabilities approach as a set that relates welfare economics and, in particular, the assessment of personal well-being, poverty, and inequality. He advocated focusing on a person’s ability to “function”, i.e., what the person can do or be, rather than focusing on what he or she possesses. This idea of potentiality takes on particular significance when applied to entrepreneurship in PWDs as competence or capacity can be acquired, but there are deeper issues, such as conviction about one’s own capacity, which this article explores.

As indicated, the capacity of the individual is related to the resources of their environment. In this sense, Social Capital Theory examines the role of social networks and relationships in successful entrepreneurship (Adler & Kwon, 2002; Estrin et al., 2013; Carvajal-Henao et al., 2020; Stam et al., 2014). Such networks can include support organisations—a key element in the disability world—mentors, and other entrepreneurs who constitute social capital and provide access to resources, information, and business opportunities which, in the case of PWDs, is crucial. The literature suggests that the impact of social capital on employability, together with the possibility that people with certain types of disabilities have less effective social networks, may explain part of the unemployment rate among PWDs (Potts, 2005; Shinn et al., 2007; Phillips et al., 2014; McClimens & Gordon, 2009; Ortiz-García & Olaz, 2021).

In relation to the environment, Institutional Context Theory offers an explanation of how policies, regulations, and the socio-economic environment influence entrepreneurship. The importance of such policies in the entrepreneurship of vulnerable groups, such as PWDs, cannot be overlooked. However, institutional barriers and negative social attitudes can hinder the achievement of goals. The theory developed by Powell and DiMaggio (1991) is an important contribution to assessing the impact of such policies on the activation of entrepreneurship in PWDs. The conclusion of studies on this topic points to the need to avoid generality when proposing measures to support entrepreneurship and to seek maximum concreteness based on the specific needs of the target groups (Ortiz-García & Olaz, 2017; Olaz & Ortiz-García, 2018).

One of the perspectives that sheds the most light on the explanation of the limits to PWD entrepreneurship is the Social Model of Disability. The basis of this model lies in the definition of disability itself, which is defined not in functional terms but as a disadvantage or restriction of activity caused by a society that does not take into account the particularities of PWDs, resulting in exclusion from participation in activities of a diverse nature (Shakespeare, 2010). According to this theoretical model, disability is a social construct and the barriers faced by PWDs are the result of social organisation and collective attitudes rather than their individual conditions. It is based on understanding disability in



terms of two models: the individual and the social, where the individual model appeals to the limits of the disability itself, while the social model refers to the restrictions imposed on them from outside (Oliver, 2004). In this context, entrepreneurship can be seen as a strategy to challenge and transform these barriers, creating opportunities and changing social perceptions.

Finally, the Theory of Entrepreneurial Motivation explores the specific motivations that may lead a PWD to become an entrepreneur. These motivations may include the search for economic independence, work flexibility, self-fulfilment, and the desire to overcome barriers imposed by the traditional labour market. Motivation and capabilities act as a driving force in entrepreneurship (Barba & Atienza, 2012). Alongside rationality, the motivational aspect is the other major reason for starting a business. The rational level focuses on the objective reasons for adopting the task, including the environmental conditions that reinforce or penalise certain behaviours (Plehn-Dujowich, 2010). In contrast, the motivational level refers to subjective reasons that reflect the expectations of the entrepreneur.

In the field of disability, motivations are important, as is the idea that the diversity implied by disability can be transformed into an asset for entrepreneurship. In this direction, Baron-Cohen (2020) highlights how autistic skills, such as attention to detail and the ability to identify patterns, can contribute significantly to innovation and entrepreneurship. His argument is based on the fact that people with autism have a predisposition to look for patterns and systems, which can lead to discoveries and inventions.

Without wishing to fall into a theoretical eclecticism that blurs the analysis, but with the conviction that each and every one of the perspectives above provides a part of the truth in the explanation of the subject under study, we will now proceed to carry out an initial diagnosis of entrepreneurship in PWDs and then proceed to conduct a discourse analysis around it. This analysis is particularly relevant because it allows us to understand how narratives around this topic are constructed and communicated, revealing the specific perceptions, challenges, and opportunities faced by PWDs. Through discourse analysis, social representations and stereotypes that may influence policies, business practices, and the self-image of this group can be identified. In this way, differences in the representation of entrepreneurship among PWDs, the focus of this research, are characterised.

### 3. Materials and Methods

#### 3.1. Research Context

Despite the advantages of qualitative methods for exploring complex phenomena such as entrepreneurship in PWDs, it is important to point out some limitations inherent to this approach. These include the smaller sample size, which makes it difficult to generalise the results to the entire population. Furthermore, the interpretation of the data obtained may be influenced by the subjectivity of the researcher, which could introduce biases into the analysis. However, this study has taken various methodological precautions to mitigate these limitations. Firstly, proven and rigorous criteria have been followed for the selection of the sample and the design of the interviews. In addition, the data analysis was carried out using the Atlas.ti software (version 8), which allows the information to be systematised and structured in a transparent manner, favouring greater consistency and validity in the interpretations. In this way, the reliability and relevance of the findings are guaranteed, despite the intrinsic limitations of the chosen approach.

Qualitative research through discourse analysis is particularly effective in enabling the exploration and understanding of phenomena in collectives that, because of their particularities and the data protection derived from them, require a particularised approach (Alvarado et al., 2020). This research design has allowed for the identification of trends and patterns in the entrepreneurial behaviour of PWDs while also offering the flexibility to

refocus questions on relevant issues as they emerged in the course of the research. In this sense, rigorousness in the approach of the technique has been pursued following the main guidelines of [Hermanowicz \(2002\)](#).

The contribution of this work to discourse analysis is also fundamental to making visible the voices and experiences of PWDs, which are often underrepresented or misrepresented in mainstream discourses. This method allows us to explore how PWDs represent themselves and how they are represented by others. By unravelling these discursive dynamics, more effective and responsive strategies can be developed that promote equal opportunities, recognising the diversity and potential of PWDs. Thus, discourse analysis becomes a powerful tool to promote social and economic changes that benefit this community. This methodology not only facilitates the identification of patterns of exclusion but also highlights the resilience and adaptation strategies developed by entrepreneurs with disabilities. By providing a platform for their voices to be heard, discourse analysis contributes to a richer and more nuanced understanding of PWD entrepreneurship, fostering awareness of their achievements and the promotion of a more inclusive and enabling environment.

### 3.2. Method and Data Collection

To carry out this analysis, an analytical technique was used to extract data from the interviews that identify the lexicons used by each group. In this way, a conceptualisation of entrepreneurship in PWDs is obtained, taking into account the characteristics and context of the interviewees in order to contextualise the key competencies that facilitate and/or limit the entrepreneurship of people with physio-anatomical or sensory disabilities.

The structural sample consisted of 15 profiles (see [Appendix A](#)) according to the selection criteria: PWDs who have or have not started a business, professionals, and family members.

The sample selection criteria were defined to ensure a broad and diverse discourse that covers different forms of relationships with the object of study: entrepreneurship in people with disabilities. To this end, three key profiles of interviewees were identified that allow for a comprehensive approach to the phenomenon. The first profile includes PWDs who have experience in entrepreneurship, as well as their families, with the aim of exploring their experiences, challenges, and learnings in this field. The second profile includes PWDs who have not undertaken entrepreneurship, which allows us to analyse the barriers, perceptions, and expectations that influence their relationship with entrepreneurship. Finally, the third profile includes professionals and institutional representatives linked to the field of disability, who provide a technical, contextual, and structural perspective on the conditions and support necessary to promote entrepreneurship in this group. The selection was made based on the contacts provided by associations of people with disabilities. The work plan for exploring the discourses with the ATLAS/TI software (version 8) included the following phases:

1. Preparation and organisation of the material (the creation of the primary documents—DPs—from the transcriptions provided).
2. Downloading the computer program, creating the project/hermeneutic unit, and incorporating the primary documents into it.
3. Reading the information collected in the primary documents into the program.
4. Identification and creation of codes and possible families/groups of codes (categories).
5. Coding of the information.
6. Content analysis at two levels: descriptive and relational.

The interviews were conducted on the basis of a script of questions divided into three main thematic blocks: the first focuses on the differences that may exist between the entrepreneurship of PWDs and non-disabled people. It also assesses the reasons or



motives that may lead a person with a disability to become an entrepreneur. The second focuses on the competencies that help to understand and value the entrepreneurship of PWDs and also considers the elements that are determinant in favouring and/or limiting the entrepreneurship of these people. The third section is prospective in nature, aimed at understanding the aspects and competencies that are important for PWDs (see Appendix B). In line with the objectives of this work, the first of the dimensions is analysed.

The discourse analysis was carried out with the ATLAS/TI software (version 8). To do so, the discourse was read. Subsequently, coding was carried out in relation to the dimensions to be considered in the analysis: differential aspects in entrepreneurship, competence aspects, and empowering elements. The results of this analysis are presented below. This analysis was carried out at the textual level (based on coded quotations) and conceptual level (where the relationships between codes and quotations were worked on).

In order to identify the aforementioned particularities, the following aspects are analysed in this section: economic–fiscal, physical–accessibility, formative, institutional, psychological, organisational–business, and family.

In each of these major scenarios, the discourse of the interviewees is analysed, with the aim of diagnosing the differences in the gestation and development of entrepreneurial activity in PWDs.

The similarities and differences found by the interviewees in the entrepreneurial motivation of a person with and without a disability are also observed.

## 4. Results

This paper identified differences in the entrepreneurship of PWDs and non-disabled people based on the discourse of interviewees on the different aspects that determine entrepreneurial activity (Ortiz-García & Olaz, 2018).

### 4.1. Economic and Fiscal Aspects

One of the economic aspects that aroused the greatest degree of agreement among those interviewed was the need for aid to encourage entrepreneurial activity. One of the ways of doing this is by providing tax advantages to encourage entrepreneurship. In the case of a group such as the disabled, although it is true that they have certain advantages, there are also many additional costs to be borne; for example, those derived from adapting activities to overcome the limitations of different types of disability. This is the view of the following interviewee:

“The issue of taxation that takes into account. . . just as it does in the income tax, that a person with a disability has more expenses and therefore there are some benefits when it comes to such”. (E07.AR.)

The financial barriers in the case of people with disabilities are evident. For example, in the case of Spain, the deduction for disability has a maximum annual limit of EUR 1000 and EUR 1500 for individual or joint taxation, with an additional increase of EUR 500 in individual taxation if the taxpayer has a degree of disability equal to or greater than 65%.

The economic problem is behind the entrepreneurial motivation, however, among people with disabilities, and this motivation is particularly evident due to the uncertainty of the future and the possibility of managing it taking into account the contingency of the disability:

“The main reason is because they have to have a source of income and with a disability it is very difficult for them to join the normal world of work [. . .] Basically it is because they have to have a job to ensure an income as long as their disability does not allow them to retire early under certain conditions”. (E02.D)

“The reasons for entrepreneurship. . . well, “to make a living” basically because in normal situations things are complicated, but when you are disabled even more so, and if you are a disabled woman even more so”. (E09.D)

The job market, which is always more difficult for a PWD, is a different motivation than for a person who does not have this characteristic:

“Well, maybe it’s precisely because companies don’t give them work, I think that’s why. . . or unless you have a project in mind, and you go ahead and go for it. But many times, becoming an entrepreneur or becoming self-employed, which is the same thing, many times you are forced by circumstances”. (E11.D)

In addition to the cost/benefit aspects, some interviewees highlighted the importance of controlling the channels of access to information and making it as easily available as possible. This issue is related to the physical aspects and limits of accessibility discussed below.

#### 4.2. *Physical Aspects-Accessibility*

Accessibility problems affect all areas of a disabled person’s life, especially if the disability is physical or sensory. One of these difficulties is that of access to information, a key element, for example, in order to find out about and apply for the possible aids mentioned above:

“If I can’t get training because I can’t even get to the information available in the public administration. . .because there is help for women and young people, but if I don’t get there, how can I do it”. (E07.AR)

“This added handicap [referring to difficulties in accessing information] has as a consequence a lack of autonomy, a lack of access to information and to the world”. (E04.P)

The difficulties mentioned by people with disabilities point to the shortcomings of the Administration or the institutions that are the vehicle for the work activity when it comes to adapting materials or infrastructures to people with physical or sensory limitations:

“Well, in my case, for example, when I did specific training to present projects and so on, I encountered many visual problems, when it came to seeing the blackboard, they were not prepared thinking about people who have a visual problem in this case, it took a lot of work, and it was not adapted”. (E09.D)

“And a lot of paperwork, a lot of paperwork. That someone else. . . that’s where accessibility comes in. The electronic issue, OK, I do it electronically, but if I don’t have access to the documents, I can’t fill in the documents”. (E07.AR)

These limitations constitute one of the most significant differences when it comes to developing the entrepreneurial process, as they affect issues such as information or training for entrepreneurship and, consequently, the very life of the disabled person:

“A person who is blind or has low vision, a totally blind person or a person with low vision, the first handicap is access to information, to places, movement, personal autonomy, social skills, everything . . . there is a repercussion in their life, globally, from activities of their daily life that for us are very common to the fact of exercising any professional function can be limited”. (E04.P)

#### 4.3. *Training Aspects*

Training is another differential aspect of the entrepreneurship of EDPs. Although training to undertake an activity is necessary, in any case, in this group it is not just any type of training but that which is adapted to their needs and is capable of overcoming the limitations.

It is clear that people with disabilities do not necessarily need more personal and individualised preparation for everything they have to do in life.

The economic crisis had a particular impact on entrepreneurial activity (Ortiz-García, 2018). The impact of the cuts made during the crisis has not made it easier to provide this group with measures to balance the unequal employment situation. This has widened the gap with respect to non-disabled people, as one of the interviewees evoked the crisis situation:

“When the crisis hit, there was a setback in the resources made available to people with disabilities, aid for people with special educational needs, so this could have influenced that part of the people with disabilities who have suffered these cuts do not have access to the training they may need”. (E05.AR)

The personal difficulties faced by this group are a fact, and these are what make the difference in terms of training compared to people without disabilities:

“There are differences, but there shouldn’t be. I think that a person with a disability is a trained person”. (E03.D)

“Nowadays it is true that there are inclusive education plans, which if they are well used by people with disabilities can even reach university and with good results, but it is also something that is increasing every year, but there is still a lot of work to be done”. (E05.AR)

In short, training is good, but it must be individualised and adapted to the special circumstances of a person with a disability.

#### 4.4. Institutional Aspects

The insufficiency of resources on the part of the Administration, given the greater difficulties in obtaining them and, therefore, in meeting the needs of the group, are the most important demands of those interviewed. In this case, the differential aspects are once again the difficulties and problems faced by the PWD collective, in the face of which the greater mobilisation of resources is necessary:

“Well, the truth is that disabled people have many more problems than other people because they find that, first of all, at the level of the administration, they do not have the same resources as other people”. (E01.D)

[...] “And logically there is also no support as there should be for people with this type of disability, especially if the disability is significant enough to impair certain skills”. (E14.D)

#### 4.5. Psychological Aspects

One of the differential elements in the entrepreneurship of the PWD is related to self-confidence regarding one’s own competencies. Self-confidence is one of the most important skills in entrepreneurial activity (Ortiz-García, 2018; Ortiz-García & Olaz, 2018), which is why its deficit makes it difficult to act in this sense. Insecurity with the life project is a constant in the group of PWDs, all the more so when it is linked to the business project:

“I think that this is perhaps the biggest difference because often people with disabilities are not sufficiently empowered to feel that they are capable, not only of their own life project, but also of running a successful business project”. (E07.AR)

“So these limitations also produce a very important effect which is the lack of security, because that person is afraid of not being able to carry out that activity in the same way as someone else who does not have it [...] And that part of security

can make him/her not dare to undertake things that someone else would dare to do. So the big problem is those physical limitations that are there and the lack of security that sometimes exists". (E15.P)

Another core competence is self-esteem. People with disabilities face constant challenges, and one of the most important is related to social acceptance. Often, the perception of people with disabilities is one of increased vulnerability:

"They are more vulnerable people, who have low self-esteem and find it harder to overcome themselves to undertake something [...] They feel that sometimes they lack strength, because of their problem, which can be physical or psychological, depending on the kind of problem they have". (E01.D)

"So, many times when you start working with a person what they want is to work for someone else, which I think is the common thing for everyone. And make them believe or convince them that they can undertake a project on their own. . . That's what I was saying, you have to work on many barriers beforehand, both cultural barriers in their environment as well as personal and family barriers". (E07.AR)

Many of the differential aspects stem from the disability itself and the typology and degrees of disability:

"It depends on whether it is a disability from birth or whether it arises later, I think there are some small differences, and also whether it is a total disability practically or whether it is partial or temporary, depending on that, but basically there should not be any difference, and society should promote that". (E03.D)

"On a general level I think it has the obstacle of the handicap of the disability itself". (E04.P)

"In terms of the limitations of the disabled person, the main limitation is that there are health problems that make it difficult for them to carry out their daily work [...] So the main problem is the physical limitations that are there". (E15.P)

These issues make it difficult to adapt to the disciplines imposed by any activity and, to an even greater extent, the dedication that comes with being an entrepreneur. While these challenges are typically associated with integration and adaptation within a traditional hierarchical work structure, in the case of a person with a disability leading their own business, the dynamic changes. Instead of adapting to an employer's expectations or a corporate environment, the focus shifts to creating a flexible work environment that allows the person to manage their needs and abilities at their own pace, which can lead to new ways of accepting and structuring business discipline. Therefore, while these issues present themselves differently, they remain relevant as adaptation to the work environment and the development of a work structure are essential for the business's success.

#### 4.6. Business, Organisational and Workplace Issues

The schedules, commitments, the intensity of working hours and the wide range of activities that a self-employed worker or entrepreneur has to carry out can be affected by the limitations imposed by disability. This is what some of the interviewees said:

"Well, it is probably more difficult for a disabled person to submit, perhaps, to a very strict discipline of the companies or their work possibilities or abilities or competencies, it is difficult to find a company that asks for it". (E03.D)

Therefore, the adaptation of workplaces must be particularly thorough in the case of PWDs, as already mentioned in the training aspects or in access to information:

“The functional and technical adaptation of the jobs, they have to go through that, because if we give them aid . . . subsidy projects, come on, they pay you a percentage of the social security contribution, but if that is not accompanied by an adaptation or you don’t give access . . . if you give me the money, but I don’t know how to access that project or you don’t adapt it, it will be very difficult, sometimes impossible”. (E04.P)

“The suitability of the job is fundamental, but once a catalogue has been made of the job that the person can perform and with the person’s willingness . . .”. (E10.P)

One of the organisational elements that contributes to reducing the differences in entrepreneurial activity between people with and without disabilities is the delegation of those tasks that are secondary in the business process. Except in those activities which, due to their physical nature, require effort or the implementation of some ability related to this aspect, the organisation and control of the business activity can be taken on by a person with a disability with guaranteed success. This is the opinion of one of the people interviewed:

“What difference does it make, it depends. Because if I was incapacitated for some things, but if you have a team or some person who takes responsibility for the aspects and covers the deficiencies that you have [. . .] less in the aspects of workers, that was what I delegated most [. . .] And I can tell you that I have also known it very directly in people that I have known very closely, who have even had to be totally separated from their work and, nevertheless, the company has continued to function but because they have delegated functions and the disabled person what they do is control the functioning of the company. [. . .] I think that much less than in this sector, because I am thinking right now of an advisory, consulting or industrial company that does not require physical effort, that has a dimension in which the boss does not need to be somehow in the production chain, so there it is easier for disability to be compatible with entrepreneurship”. (E02.D)

The difference is sometimes not so much in the capacity that people have as in the disability, but in the disability that is attributed to them:

“Well, the way people are, the way we are, they tend to value you and when they value you, they see you as less capable than the rest of the people without disabilities to manage the company, to run the company or to manage the company”. (E08.D)

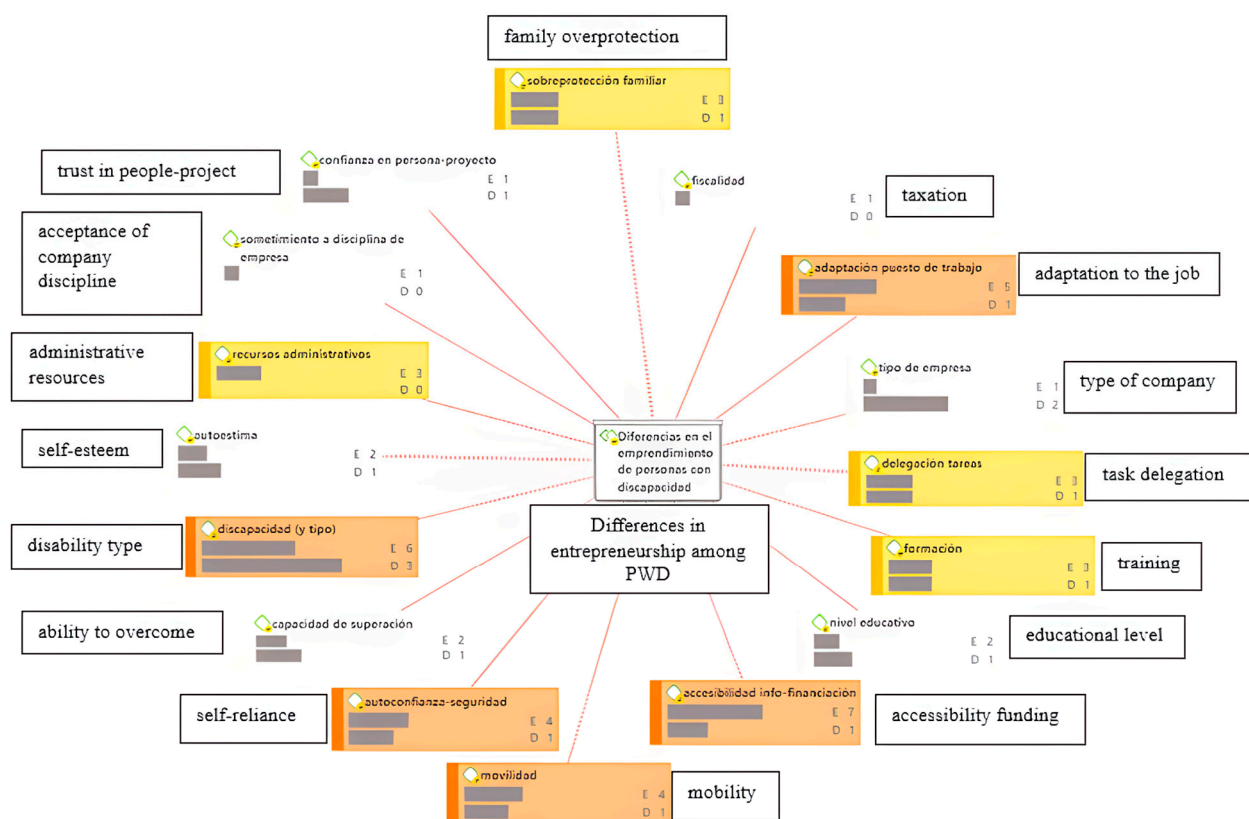
#### 4.7. Family Aspects

Family aspects can be a differentiating factor in the entrepreneurship of PWDs.

The people interviewed allude to the overprotection of the family that accompanies the disability process and which, on occasions, as in the case of entrepreneurship, can be more of a limitation than a support for the autonomy required:

“And then, let’s not fool ourselves and always generalising, a person who has lost their sight as a child has generally had a greater family overprotection in general and this is going to be another handicap [. . .] plus then the handicap of overprotection that comes from the family and from society as well, because sometimes positive discrimination, which we are fighting so hard to achieve and which is necessary, but we also protect and undervalue the abilities of these people due to lack of knowledge [. . .] and an overprotection that is implicit in the environment. This means that, if an entrepreneur requires courage and skills, knowledge and culture, here you need all of that and a high level of it”. (E04.P)

To sum up, it can be concluded that, although there are various aspects that make a difference in entrepreneurship between people with and without disabilities, not all of them do so with the same intensity. The discourse analysis allowed us to identify the dimensions on which the interviewees placed the most emphasis, or in other words, those issues which, in their perception, are likely to make a difference in the conception or implementation of an entrepreneurial project. Figure 1 summarises all the aspects that appear in the discourse of the interviewees. Among them, those related to the accessibility of information and financing stand out as elements likely to make a difference. Secondly, reference is made to those derived from the disability itself (the type and degree), and thirdly, to aspects of an organisational–entrepreneurial nature, such as the adaptation of the workplace to the needs of the disabled person. In fourth place, with the same frequency, psychological and physical issues appear in relation to differences in entrepreneurship. Among the former, self-confidence and security are particularly mentioned, and among the physical issues, mobility. Other aspects, such as family overprotection, training, administrative resources, or the delegation of tasks, although not of lesser impact, appear less frequently in the discourse.



**Figure 1.** Differences in perceptions of entrepreneurship with disabilities. Source: own elaboration.

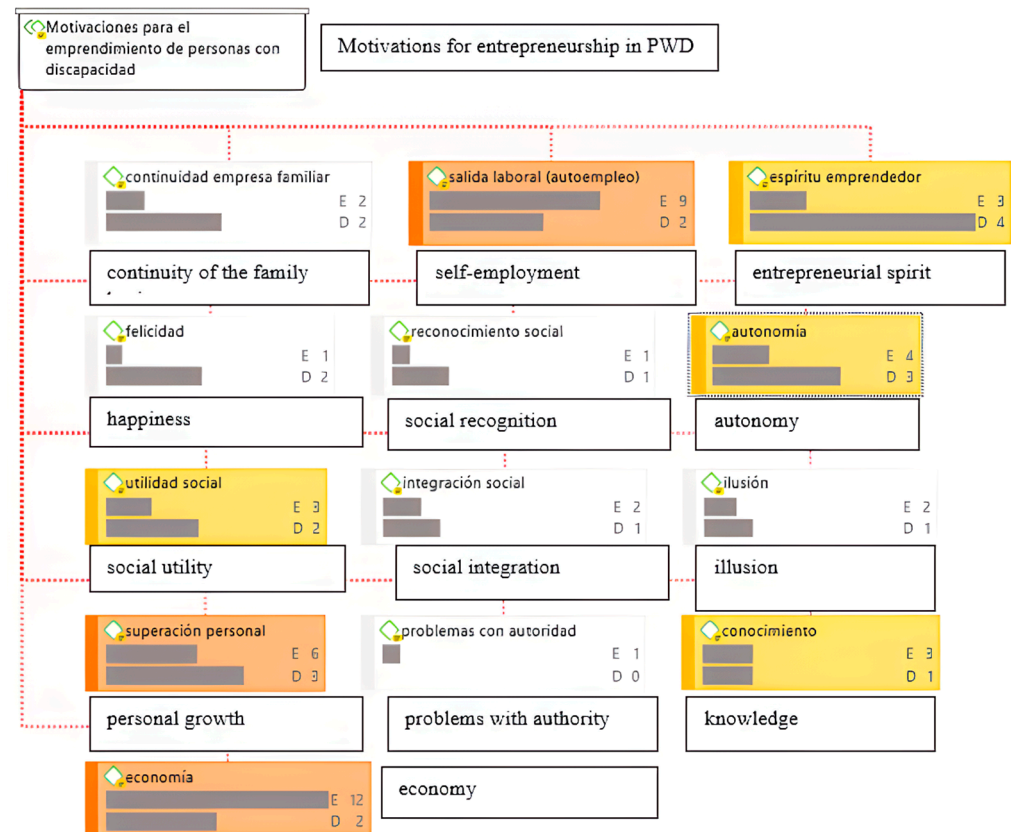
On the other hand, from the interviewees' point of view, aspects related to taxation, the type of company or the submission to its discipline, confidence in the project or the person, and training, on which it is assumed that the abilities of this group are not essentially different from those of non-disabled people, are less likely to generate differences.

Finally, among the psychological variables, the least likely to generate differences are self-esteem and the capacity for self-improvement. This reasoning is logical if we consider that it is precisely the latter that is likely to work in favour of a PWD when it comes to entrepreneurship as it is a competence that is sufficiently trained in day-to-day life based on the challenges they face.



#### 4.8. Motivational Aspects of Entrepreneurship

In this list of particular aspects of entrepreneurship in PWDs, entrepreneurial motivation deserves special mention. In this sense, there are two main categories: external, including economic and employment reasons, and internal, related to personal aspects (Figure 2).



**Figure 2.** Network. Motivations for entrepreneurship of people with disabilities. Source: [Ortiz-García and Olaz \(2019\)](#).

As for the first, economic reasons, there is nothing to suggest that they are not the same for people with and without disabilities. The need to be financially solvent, the need to enter the labour market, and, in short, the need to become self-employed are important reasons in both cases. In people with disabilities, they are also significantly more important than those of a personal nature.

As mentioned above, the difference in this case is not so much due to the economic motivation behind the entrepreneurial spirit, but rather to the particular difficulties faced by this group in finding a job.

In terms of personal variables, the people interviewed identified the spirit of self-improvement as one of the most important reasons for entrepreneurship, followed by the need for autonomy and the presence of an entrepreneurial spirit. Knowledge and social usefulness are also relevant reasons for entrepreneurship among this group and, to a lesser extent, other reasons such as the need to give continuity to a family business, enthusiasm, social integration, recognition, or the happiness that an entrepreneurial project can bring.

Despite being an important topic, the absence of allusions to disability stigma in the interviews may be explained by the focus on structural and tangible barriers, such as access to funding, qualifications, and accessibility to physical and digital spaces. These factors are often perceived as more immediate and relevant barriers than social stigma. In addition, many people with disabilities have developed strategies to minimise the impact

of prejudice, which reduces the centrality of stigma in their discourse. The lack of specific questions on this topic in the interviews also plays a role, as it was not the main object of the research

## 5. Discussion and Conclusions

Through the analysis of the discourse in a structural sample of 15 people representative of the study target and in correspondence with the different explanatory theories of entrepreneurship of PWDs, it can be concluded that the following aspects are moderating elements of entrepreneurship in this group: economic–fiscal, physical–accessibility, training, institutional, psychological, organisational–business, and family.

As mentioned above, the review of the literature on entrepreneurship in PWDs shows a resurgence of interest in the figure of the entrepreneur and the possibility of interpreting it from different orientations. The theoretical perspective of Human Capital (Becker, 1964; Schultz, 1961; Heckman, 2011; Goldin, 2016; Card et al., 2022; Hanushek, 2013); the Resources and Capabilities Theory of Sen (1985, 2002), focused on the capabilities approach; Social Capital Theory, focused on the role of social networks and relationships in the success of entrepreneurship (Adler & Kwon, 2002; Estrin et al., 2013; Carvajal-Henao et al., 2020); Institutional Context Theory (Powell & DiMaggio, 1991), which examines the role of policies, regulations, and the socio-economic environment as moderating elements of entrepreneurship; and Entrepreneurial Motivation Theory (Barba & Atienza, 2012), which explores the specific motivations that may lead a PWD to entrepreneurship, connect to a greater or lesser extent with the aspects identified in this paper, namely, economic–fiscal, physical–accessibility, training, institutional, psychological, organisational–business, and family.

Other implications for future research motivate the polyhedral and multivariate analysis (Simón, 2023) of the phenomenon of entrepreneurship for PWDs in terms of competencies (Olaz & Ortiz-García, 2018; Ortiz-García & Olaz, 2017, 2018) as the acquisition, stimulation, and development of a set of knowledge, capacities, and skills is a key factor in the empowerment of the group.

The acquisition, stimulation, and development of a set of knowledge, skills, and abilities, i.e., competencies, together with a greater commitment on the part of the Public Administration and an awareness of society as a whole, will make it possible to mitigate, alleviate, and even reverse the negative conditions, which would contribute to a greater and better empowerment of an essential part of our society.

The results obtained in this research highlight multiple dimensions that influence the entrepreneurship of PWDs, which generates relevant implications at both the political and practical level. At the political level, these findings suggest the need to design inclusive public policies that address the identified factors as a priority. For example, accessibility in terms of information and financing must be guaranteed through specific financial support programs and adapted information networks, ensuring that PWDs have equal opportunities to undertake. Likewise, policies must consider the differences derived from the type and degree of disability, implementing incentives and resources that allow for a personalisation of the available aids and services.

From a practical point of view, these results underline the importance of adapting organisational and business environments to meet the specific needs of entrepreneurs with disabilities. The adaptation of workspaces, together with training to develop entrepreneurial skills, are key actions to reduce the barriers faced by these people. Furthermore, psychological and physical issues such as self-confidence and mobility can be addressed through psychological support programmes and rehabilitation services focused on improving the overall well-being of entrepreneurs with disabilities.

Similarly, aspects such as family overprotection, insufficient training, task delegation, and administrative resources must be considered in both policy and practical interventions. This involves not only promoting greater training and access to administrative resources but also raising awareness among families about the importance of allowing greater autonomy and empowerment of PWDs in their entrepreneurial initiatives.

As long as a large part of our society understands disability as an “invisible” reality, alien to the world of everyday life, it will try to resolve it by resorting to more or less well-intentioned and even supposedly inclusive measures. However, it makes no sense to include that which is part of the whole, and hence it is more accurate to speak of normalisation as the process that recognises diversity and how less developed capacities are more than compensated for by other skills of greater depth.

This awareness directly involves citizens, but it can play a difficult role if it is not from the sensitivity and commitment of institutions as guarantors of social change.

The Administration (State, Regional, and Local) must ensure in a coordinated manner that the bureaucratic machinery of the State facilitates as much as possible the awareness, visibility, and appreciation of a significant portion of society without which it would be difficult to understand. However, basic issues such as access to one’s own home, facilities, and/or use of transport become a kind of minefield that ends up confining the person to a world reduced to four walls in which, at best, they can count on a technological window if the possibility of access and use of exploitation do not conspire against them.

As previously mentioned, it is important to consider how stigma and self-esteem in PWDs are elements to consider in understanding the entrepreneurship process. The importance of stigma in PWDs cannot be denied, but from the perspective of this study based on the dimensions of entrepreneurship, the focus was situated on other aspects that could limit this process: economic–fiscal, physical–accessibility, training, institutional, psychological, organisational–business, and family.

A self-respecting educational system must recognise and ensure the disability of people from the first stages of their socialisation and, more specifically, in the school environment, ensuring that individuals can develop educationally and avoid high rates of early drop-out.

While these actions are not developed with continuity, the “rescue” of these people to “embark” them in entrepreneurial processes seems to be a complex and short-term task, especially when entrepreneurship out of necessity poses a severity that is in no way echoed by entrepreneurship out of opportunity (so often sold as a universal panacea).

These issues would motivate the creation of employment and training services adapted to the real needs of users—with professionals trained in this field—and not a mere transfer of inoperative operating schemes in the “parallel world” of the non-disabled.

Financing channels become the perfect complement to the development of a business process where complete advice from specialists with experience in the sector is vital, where the person must develop in their entrepreneurial project. These include soft credit lines, preferential rates, affordable grace periods, reductions, and even tax exemptions.

Awareness by financial institutions—beyond the always glittering Corporate Social Responsibility Plans—towards this type of high-potential client becomes a key factor for success, since without it, the mere study of this type of operation is not capable of surpassing the initial procedures that would lead to the admission, analysis, and finally the granting of the credit risk.

These are all important aspects, but they are no less important than the psychological support that people with disabilities need—like any other entrepreneur—especially in people who have acquired disabilities and not those from birth. This support, in general, is objectified in the family circle and amplified by associations, institutions, and private

organisations that reach out to places where the public sector seems unattainable. These are the main bastions on which the engine of entrepreneurship rests, where the acquisition, stimulation, and development of skills allow for a substantial improvement in personal self-perception and, therefore, the design, start-up, and implementation of a business project, but, above all, of a life horizon.

There remains, therefore, a long path in which normalisation is the key word in a fair, balanced, and egalitarian society. This is the challenge and the greatness that we must assume in the face of those who lack certain skills, but many abilities that would make us better in our actions and behaviours.

This research presents some limitations inherent to its qualitative design, such as the small sample size, which makes it difficult to generalise the results, and the subjectivity inherent in discourse analysis. Furthermore, by focusing on perceptions, it does not directly measure the impact of the identified factors on the success of the venture.

Nevertheless, the qualitative findings provide a solid basis for future quantitative research that can validate and expand the results obtained. In addition, including a longitudinal approach in future research could address some of the challenges related to the temporal and geographical limitations of this research.

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**Informed Consent Statement:** Informed consent was obtained from all subjects involved in the study.

**Data Availability Statement:** According to the regulations for the submission of projects of the State Plan for Scientific and Technical Research and Innovation 2013–2016, in accordance with article 13.2a, the data have been submitted and are available in the Specific Data Bank of Social Studies (ARCE) of the Sociological Research Centre: <https://www.cis.es/>.

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## Appendix A. Profiles Interviewed

ENTR.	IDENTIFICATION
E01.D	Family companion of a PWD who has undertaken entrepreneurship
E02.D	PCD physio-anatomical PCD with experience in entrepreneurship (I)
E03.D	PCD physio-anatomical PCD with experience in entrepreneurship (II)
E04.P	Technical professional—social worker
E05.AR	PWD Association representative (I)
E06.P	Politico-institutional representative
E07.AR	Representative of the Association of PWD (II)
E08.D	Sensory PCD with experience in entrepreneurship (I)
E09.D	Sensory PCD with experience in entrepreneurship (II)
E10.P	Technical professional—employment counsellor
E11.D	PCD physio-anatomical without experience in entrepreneurship (I)
E12.D	Sensory PCD with no experience in entrepreneurship (I)
E13.D	Sensory PCD with no experience in entrepreneurship (II)
E14.D	PCD physio-anatomic without experience in entrepreneurship (II)
E15.P	Technical professional—medical/psychologist

## Appendix B. Interview Script

### **THEMATIC BLOCK DIFFERENCES**

1. Are there gender differences in entrepreneurship (male–female)? If so, what might these differences be (what are they in terms of substance)?
2. What could be the underlying reasons for female entrepreneurship (e.g., origins, triggers, causes, motivations)?

### **THEMATIC BLOCK COMPETENCIES**

3. What are the characteristics, capacities, skills, abilities, qualities, character traits. . . (in other words, competencies) that help to understand and value female entrepreneurship?
4. Among the following elements: education, social class, age, relational capital, ideology, which do you consider to be more important than others when it comes to understanding female entrepreneurship (environment from a socio-economic perspective)?
5. Of the following aspects: geographical scope, economic sector, financing, taxation. . . which do you consider to be more important than others when it comes to understanding female entrepreneurship? Why?
6. What elements do you consider limit (mediate, impede, hinder, deteriorate and/or condition) female entrepreneurship? Why?

### **PROSPECTIVE THEMATIC BLOCK**

7. What elements (scenarios, variables, aspects. . .) would help to promote female entrepreneurship?
8. Define the “entrepreneur 10” (virtues, qualities, singularities, characteristics, variables. . .).
9. Suppose you start from “zero” again in your entrepreneurial action, what training support would you like to receive/do you consider important to consider entrepreneurship? and from your family? and from the environment?

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