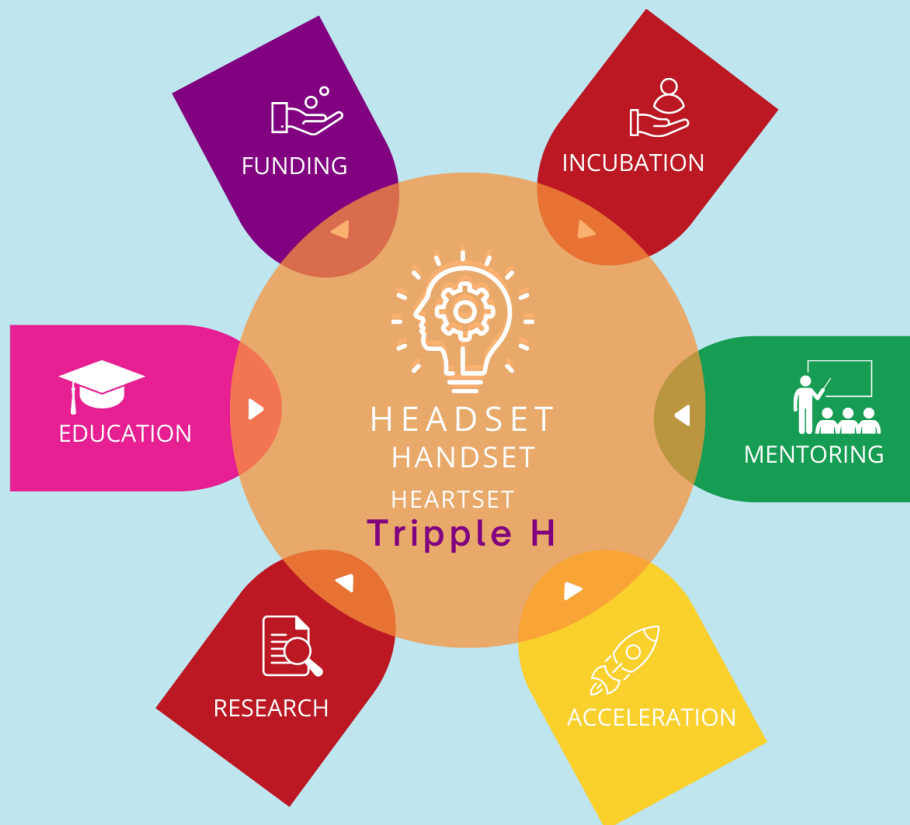




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Challenges Facing Entrepreneurs with Disability in Nigeria

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Abstract

The objective of this study is to ascertain the challenges facing entrepreneurs with disability in Nigeria. The study used survey research design to gather data from one hundred respondents from Small and Medium Scale businesses in Abuja. The study employed regression statistical technique to ascertain the extent to which these challenges hamper the success of entrepreneurs with disability. The results showed that lack social capital, lack of fund and inadequate business network have negative effects on entrepreneurial success of people with disability. This study recommended that, first, affirmative action should be taken by Government, business development service providers and PWD support organizations to give PWDs access to financial facilities.

Key Words: *Entrepreneur, Financial constraint, People with disability*

Introduction

In recent years, the perception of people with disabilities as individuals who can actively participate in the labor market has improved significantly. Thus, it is possible to find disabled staff in most companies developing different jobs. Factors such as new technologies or existing regulations have encouraged the PWD community to abandon the old paradigm of dependence, active part of the labor market both as a worker/a self-employed as employees (Esquivel, 2010). Having a job promotes the integral development of people with disabilities, making them feel more socially useful, to have higher self-esteem, social recognition, and economic independence. Hence increasingly observe the group of people with disabilities fully interacting both in private and in society, just like any other (Rozali, Abdullah, Ishak, Azmi & Akhmar, 2017; Rozali et al., 2018).

Despite this difficulty, the literature states that entrepreneurship is the primary way to achieve equality and social justice for this group (Cooney, 2008). Moreover, it is advisable to use self-employment more frequently to help integrate people with disabilities, as it would provide them with paid work and be self-sufficient, overcoming widespread socioeconomic situations such as unemployment, underemployment or counting only with income from a disability pension/subsidy (Ashley and Graf, 2018; Ostrow, Nemeć & Smith, 2018; Wiklund, Hatak, Patzelt & Shepherd, 2018).

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Bald ridge and Neubaum (2008) opined that an entrepreneurial path for people with a disability can mean the difference between unemployment and severe underemployment and a truly exceptional and prosperous career. Entrepreneurship is a good source of income for people with disabilities (Noakes, 2006) and it is well suited for this population as they have experience of creative problem solving, persistence, grace under pressure and willingness to ask for help (Mathis, 2003). Harper and Momm (1989) report that people with disabilities make natural entrepreneurs since having a disability can also be a stimulus for independent problem-solving and innovation. Handicap International (2004), report that people with disabilities and the professionals working to help them report that the top priority for persons with disabilities is to be able to earn a living and take care of their families. In this context, entrepreneurship provides them the most convenient means of earning a livelihood and achieving economic prosperity. It offers an entry into the labour market as employer discrimination is frequently reported (Blanck et al., 2000; Boylan & Burchardt, 2002; Hagner & Davis, 2002). Sometimes entrepreneurship might offer the only opportunity for active labour market participation for this population improved income along with living standard (Halabisky, 2014). People with disabilities utilize their mental strength (Līcīte-ķurbe, 2022).

This study focuses on the challenges facing entrepreneur disabilities in Nigeria. The research restricted the selected business run by PWDs in Abuja. The nature of business for entrepreneurs with disabilities participating in the study comprised artwork, rickshaw painting, auto-rickshaw manufacturing, sewing, clothing, household decorative items, jewelry manufacturing, poultry farming, dairy farming, vegetable/fruit shops, tea stalls, gemstone trading and repair services.

Literature Review

Meaning of Disability

Disability is part of the human condition. Almost everyone will be temporarily or permanently impaired at some point in life, and those who survive to old age will experience increasing difficulties in functioning. Most extended families have a PWD member, and many people without disability take responsibility for supporting and caring for their relatives and friends with disabilities.

PWDs are referred to those who have physical, mental, and sensory limitations. According to the Persons with Disabilities Act (2008) “PWDs are individuals who have a lack of physical, mental, intellectual or sensory interaction in the long term with various limitations may restrict full

participation in society” (Department of Social Welfare, 2008). There are three components of disabilities namely participation restrictions, activity limitations, and impairments. This also includes people with physical and mental disabilities (World Health Organisation, 2011). Maritz and Laferriere (2016) also stated that type of disability can be classified as sensory, physical, and mental disabled. The Disability Discrimination Act 1992 in Australia defines disability as a limitation where assistance is need for a person with partial or whole physical disabilities and suffer from mental impairment (Maritz & Laferriere, 2016).

On the other hand, Disability is complex, dynamic, multidimensional, and contested. The transition from an individual, medical perspective to a structural, social perspective has been described as the shift from a “medical model” to a “social model” in which people are viewed as being disabled by society rather than by their bodies .The medical model and the social model are often presented as dichotomous, but disability should be viewed neither as purely medical nor as purely social: persons with disabilities can often experience problems arising from their health condition (WHO and WB report on disability 2011).

Defining Entrepreneur

The term "entrepreneur" comes from the French term "entreprendre” meaning to set about or to undertake (Edelman et al., 2016). Barriers to entrepreneurship confronted by Persons with Disabilities: An exploratory study on entrepreneurs with disabilities in Bangladesh report that entrepreneurs are people who are able to translate thoughts into action; they are dreamers and thinkers who do (Filion, 2011). An entrepreneur is an individual who puts into practice an idea possessing qualities such as creativity, innovation, risk-taking, and ability to plan and manage the activities to fulfil the proposed goals (Rusu et al., 2012). Maziriri et al. (2017) state that an entrepreneur is a person who identifies gaps within the market environment and takes the advantage to fill the gap; a person with creative and innovative ideas of new products or services and of improving existing ways of production and service (Tehseen & Ramayah, 2015).

Wennekers et al. (2005) say that the term entrepreneur is often associated with a company owner or being self-employed, however, in a broader sense, it is also a person who launches a new project or explores market opportunities. Vaziri et al. (2014) is of the view that an entrepreneur makes discoveries, evaluates, and exploitation of opportunities to introduce goods and services, processes

and organizational structures that was not existent before. Anderson and Galloway (2012) define entrepreneurship as independent venture creation or self-employment.

Entrepreneurship and Disability

Entrepreneurship is a crucial activity for the development of today's society, due to the benefits that companies generate in the area where they are located: they mobilize resources, promote innovation, or create employment and wealth, among others (Nicolás, Rubioy Fernández-Laviada, 2018).

It is necessary that note that a person has an idea of business, consolidated on a project and get the project to succeed. In this way, business models and tools are required to direct the process, adapted to the characteristics of the company to be created and the entrepreneur who will start it (Esquivel, 2010). Likewise, entrepreneurial culture is required, understood as the capacity for initiative, search for business opportunities and assumption of risks (García, Martínez & Fernández, 2010). The individual is also required to have the precise technical knowledge to develop and execute the business project and, also, face a complex, dynamic, professionalized and competitive environment (Esquivel, 2010), and manage it properly. Then, human capital plays a central role in the phenomenon of entrepreneurship (Kessler & Frank, 2009, Kim, Aldrich & Keister, 2006).

Extant literature reveals that the success of the company depends on the skills and attitudes of the entrepreneur himself, such as enthusiasm, confidence in the project, risk, ability to make decisions, company management and personnel management skills, innovative and open character, motivation for the development of the company facing difficulties, adaptation to changes, initiative, or negotiating skills, among others (Alonso, 2014).

Thus, PWD need to develop a profitable business idea, feel capable of carrying it out successfully, get the necessary financing for its implementation, develop an entrepreneurial culture, have the necessary knowledge or not be afraid of the possible failure, among other factors (Alonso, 2014; García et al., 2010). Previous studies on PWDs have shown that their human capital, such as work experience and training, are lower due, in part, to unequal access to education for this group (Dakung, Orobia, Munene & Balunywa, 2017; Bouck, 2018). Thus, 43.1% of the PWD in countries like Spain have primary or lower education, and about 77.3% have a high school secondary education. Thus resulting to only 10.5% of people with disabilities have university studies in Spain, compared to 28.8% of people

without disabilities (White Paper on access and inclusion in public employment of people with disabilities, 2014). This situation justifies their low levels of work experience and training, which puts them at a disadvantage when it comes to entrepreneurship (Renko, Harris & Caldwell, 2016).

Some scholar argued that PWD find greater difficulties when it comes to entrepreneurship. Their disability can make them feel that they have a higher probability of failing and lower levels of self-efficacy which, in turn, will lead them to have more difficulties in obtaining financing for their project. In recent years, public administrations have invested in the preparation and implementation of public policies to promote entrepreneurship. Thus they have developed bonuses in social security contributions, tax benefits, assessment of the challenging situation when scoring projects, or support to collective entities to promote self-employment campaigns, among other activities (Alonso, 2014). However, no specific measures have been taken to encourage people with disabilities that are self-employed and in situation where subnational try to some measure place to measures in form incentive the measures are usually perceived to inadequate (Suárez et al., 2014). The different socioeconomic situation of the individual with PWD make the inefficiency of those measures for the promotion of entrepreneurship pronounce. It is perceived in some quarters there are great discriminations against PWDs with regards to education and employment over the years which have led a lower number percentage of educated and high level of unemployment among this group (White Paper on access and inclusion in public employment for people with disabilities, 2014). They are currently in a situation of social vulnerability or family overprotection. For this reason, they jealously prevented from interacting the society outside their closest circle (Esquivel, 2010). This over prevention from family members of PWDs sometime prevent them from getting quality education like their contemporaries and further their exclusion level (Suárez et al., 2014).

Although the higher levels of disability are also associated with a greater degree of difficulty and vulnerability, the fact is that any disability, regardless of type and level, requires medical care that entails some costs. These expenses are supported in full or in part by disabled people in most cases (Alonso, 2014). So all of this, together with its low labor insertion rates, means that the group of disabled people has a low economic level, which makes it more difficult for them to have their financing for the company they wish to create. And not only that, but it also hinders them from obtaining outside financing, since the fact of having a difficult economic situation does not favor the obtaining of financing to start up their business project (De Klerk, 2008).

Therefore, experts stress the importance of social support (friends and family) to the disabled individual may undertake, as this support conditional access to the financial capital of entrepreneurs (Brüderl and Preisendorfer, 1998; Jammaers Zanoni, 2018; Rizzo, 2002). However, social support is more than just financial aid (Esquivel, 2010; Saxena & Pandya, 2018). For the disabled entrepreneur, the moral support of the family or the people in their social environment is considered even more influential than the fact of having the financing for the project. So it is because most of them have low self-esteem, and this type of support is fundamental (Esquivel, 2010). However, their social network tends to be smaller, where family members interact, the paid staff that works for them in their businesses and those with whom they reside (Lippold & Burns, 2009). Also, disabled people are more likely to have fewer families (Olsen & Clarke, 2003) or to question having children. Taking into account that social relationships are valuable to support the entrepreneurial process, the social situation of the disabled individual is a disadvantage compared to the non-disabled (Renko et al., 2016).

Therefore, in the context in which the entrepreneur with a disability finds himself, some factors are interrelated, and that condition him when starting up his company, as is the case of economic variables, education, and labor experience, type, and severity of disability, family relationships and personal contacts (Buntat, Roslan, Nurmira, Ibrahim & Salleh, 2016; Renko et al., 2016). In addition to the analysis performed on these factors in this section, it is observed that, in general, most of these factors represent a more significant challenge for disabled individuals who are considering undertaking.

The World Health Organization (WHO) reported in a 29-country study in Africa that the foremost cause of disability was infectious disease. The leading conditions included malaria, polio and leprosy, along with other communicable diseases such as tuberculosis, trachoma, media, meningitis and parasitic disease. The incidence of many of these communicable diseases has been greatly reduced in developed countries but they remain a significant cause of disability in LICs. The second major cause of disability was war, trauma or accidents (primarily road accidents). The third most common cause of disability was congenital and non-infectious diseases such as epilepsy. The poor quality of prenatal care results in disabilities such as cerebral palsy. Other causes of disability include malnutrition due to vitamin A, iron and iodine deficiency and chronic medical conditions such as rheumatic diseases, stroke and diabetes. The HIV/AIDS epidemic has further contributed to the prevalence of disability because many people living with HIV develop different types of impairments and functional limitations. The study found that chronic conditions such as heart disease and diabetes are in large

part outpacing traditional public health targets such as malnutrition and childhood infectious diseases, Mental illness and low back pain are the most common causes of disability, with mental illness responsible for 23 percent of “years lived with disability,” in Tanzania and low back pain linked to 11 percent (WHO report, 2011).

Many causes of impairment in Tanzania are directly linked to the quality of healthcare during pregnancy and the neonatal period and many disabilities can be prevented if newborns with impairment are treated immediately after birth. For every woman who dies during delivery, up to 20 women become disabled. However, with high quality services, around 25 per cent of all disabilities can be prevented (CCBRT Report, 2011). More than 11 million people in the United Kingdom have “a longstanding illness, disability or infirmity, and have a significant difficulty with day-to-day activities”¹. This includes almost 6 million people of working age, nearly 11% of the UK working population, and the proportion is steadily growing. For most of those affected, disability is experienced as they progress through their lives: only 7% of the disabled are born with their condition. So although considered as a single group here, it must be remembered that the disabled experience great heterogeneity as to the nature, severity and life stage occurrence of their disability. Disabled people typically are about half as likely to be employed as the able-bodied, which raises the question as to whether entrepreneurship might offer an alternative and attractive route to socio-economic independence and achievement for this disadvantaged group. Interestingly, there are indications of quite high rates of self-employment, venture survival and success, for disabled entrepreneurs (Boylan & Burchardt, 2002, Galloway, 2012).

Several aspects of entrepreneurship and self-employment appear especially helpful in permitting the disabled to combine rewarding work, with the management of conditions which are often both challenging and unpredictable. Home-based ventures, for example, obviate some mobility and transportation difficulties which travelling to an employed position may cause. The ability to work flexible, self-managed hours can help address the often unpredictable rhythm of many conditions, which impact upon labour capacity in a variety of ways. Entrepreneurship also offers meaningful economic activity to those who find other labour market options closed to them, and, indeed, this is a primary motivation for start-up amongst the disabled. However, offset against these potential benefits are specific labour market barriers, faced by the disabled. These include lower employment

rates - typically about half that of the able-bodied population, as well as consistently lower levels of education (Anderson & Galloway, 2012; Cooney, 2008).

Entrepreneurship research indicates very clearly that social capital (as well as wider knowledge, experience, and access to resources) is especially critical to start-up success and subsequent venture growth. Yet, as a result of their relative exclusion from educational and workplace interactions, the disabled are placed at a major disadvantage in terms of being able to develop the requisite social capital and networking ties needed to support (successful) entrepreneurship. Additionally, low levels of educational attainment are likely to contribute to the concentration of disabled entrepreneurs in lower-status occupations. Furthermore, the often precarious financial position of the disabled inhibits (both venture development and) funding opportunities for would-be entrepreneurs, who find it especially hard to develop strong credit ratings, to accumulate savings, and to secure loans in the commercial marketplace (Boylan & Burckhardt, 2002).

Also of major concern to potential entrepreneurs with disabilities is the major anxiety about possible loss of benefits that entering self-employment can bring. This is an area of serious concern, since the disabled often have extensive social welfare support, including income, housing and health benefits (Vickers et al, 2009). Indeed, the “benefits trap” threat has been shown to act not only as a deterrent to entrepreneurial action for the disabled (Anderson & Galloway, 2012) but even as a stimulus to the closure of entrepreneurial consistently reveals that support agencies are frequently ignorant as to the needs and potential of disabled entrepreneurs. Indeed, some evidence suggests support services may sometimes even actively discourage the disabled from entering self-employment. (Boylan & Burchardt, 2002). Similar lack of knowledge and support extends also to providers of finance, which further constrains access to funding for the disabled (Vickers et al, 2009).

Some services – training and counselling, for example - are often only physically accessible to the fully able-bodied. Others are not communicated in a manner accessible to those suffering from sensory impairments. Also inhibiting support of disabled entrepreneurs is the growing trend for agencies and service providers to be evaluated using firm “hard” outcomes, often with very specific and rigorous staged deadlines for the achievement of outcomes by their entrepreneurial clients. Disabled entrepreneurs often find their conditions force a slower and much less predictable, controllable pace of start-up, which is not easily compatible with support services own reporting and funding structures.

How can barriers and entrepreneurship support provision deficiencies be tackled to make more accessible the very real benefits that entrepreneurship can offer to the disabled? Because knowledge, understanding and information gaps exist between disabled potential, nascent and practicing entrepreneurs, and support services, bringing these supply and demand sides together through networking initiatives potentially has much to offer. Bringing support service professionals and disabled entrepreneurs together through networking events and other forms of outreach work allows professionals to increase and deepen their knowledge as to the needs and nature of disabled entrepreneurs. Given the diversity of specific disabilities, and their impact upon entrepreneurial potential, exposure to a wide range of potential entrepreneurs with disabilities is required for entrepreneurship support service providers. The development of multi-disability networking events is one way to help facilitate a greater understanding of existing barriers and how they might be overcome. Such networking events also provide a vehicle to promote start-up and growth policy tools and to fully communicate how the disabled can protect themselves against loss of benefits.

Empirical Framework

Several studies have been conducted by different researchers throughout the world in attempts to explore the entrepreneurial barriers that are confronted by persons with disabilities. Many of these barriers are deep rooted in social constructs, while others are more economic in nature. Stereotypes associated with the disabled negative influence the perception of employers and thus reduce their opportunities for employment, paving way for entrepreneurial endeavors (Davidson, 2011). Starting up a business is typically a challenging process and is hard for both the nondisabled and the disabled (Cooney, 2008; Renko et al., 2015).

Maziriri et al. (2017) adopted an exploratory research approach to ascertain the barriers faced by entrepreneurs with physical disabilities within the Sebokeng Township in South Africa. The study used a sample size of 35 respondents collected through snowball sampling technique. The methods of data collection were face to face semi-structured interviews and focus group discussions. The authors found that lack of equipment and machinery is one of the most significant barriers that hinder the entrepreneurial success of PWDs. Other recurring issues were discrimination, lack of business networking, hardships in obtaining start-up capital, lack of knowledge and lack of education and training. The study recommended that the government should enact schemes that will help in

providing tools and machinery, improve intellectual capacity through tertiary education and ease access to startup capital for the entrepreneurs with disabilities.

Ashley and Graf (2017) explored the process and experiences of self-employment among persons with disabilities in the USA. The study was exploratory in nature and data were collected from 18 EWDs from different states through an online survey. The findings of study revealed that these challenges were both external and internal in nature. External challenges were bureaucratic hindrances, lack of familial support and lack of health related services while internal challenges were lack of motivation, depression, fear of failing and self-doubt. The outcome of their study revealed that PWDs also faced other challenges such as the inability to manage time properly due to health issues; difficulty in networking as they feel they cannot communicate properly; insufficient funding and financing to sustain and grow the business and lack of mentorship.

Maritz and Laferriere (2016) examined the role of disability entrepreneurship and self-employment in Australia. The authors discovered that entrepreneurs with disability face three primary barriers, namely financial, societal and personal. Financial barriers is the first foremost challenge that confront entrepreneur with disability. This has to do with access to startup fund as persons with disabilities are likely to be unemployed or underemployed hence have a very little personal savings to startup their business. The further discovered that 'benefits trap' is another challenges facing entrepreneur with disability. Benefit trap is situation where persons with disabilities do not want to risk losing their benefits when they start generating their own income. The result finally revealed PWDs face society and social challenges. This is a situation where the general public have strong reservation to purchase and consume product offered by PWDs.

Jones and Latreille (2011) discovered that lack of confidence in pursuing an entrepreneurial endeavor, lack of education, lack of business knowledge and lack of work experience work are the major barriers that face PWDs. Caldwell et al. (2016) carried out a study to ascertain the motivational factors and attitudinal barriers that influence entrepreneurs with disabilities in Chicago, Illinois. The study was qualitative in nature and data were collected through focus groups and interviews of social entrepreneurs with disabilities and key stakeholders. Results revealed that the stigma associated with disability leads to attitudinal barriers of social entrepreneurship for PWD. Prejudice against PWDs lead to discrimination which in turn made them to disadvantaged in raising startup capital. The result

further revealed that attitudinal barriers are other major challenges that face PWDs. Other barriers discovered were barriers to housing, social network, and personal assistance.

Maziriri and Madinga (2016) employed qualitative research approach to examine the challenges faced by the physically disabled entrepreneurs in Sebokeng Township in South Africa. The authors used qualitative research methods to analyze the data and convenience sampling to select the respondents. The methods for data collection were face to face semi structured interview, focus group discussion and observation. A total of 30 respondents were interviewed for the purpose of the study. The result revealed that access to finance is the primary challenge faced by entrepreneurs with disabilities. The result further revealed lack of access to loan facilities, lack of awareness about government support centers, lack of education and training, lack of confidence due to discrimination and lack of equipment are the major challenges that impede the entrepreneurial success of PWDs.

Hwang and Roulstone (2015) investigate the nature, activities, and scope of enterprise of PWDs in South Korea. The study revealed that entrepreneurs with disability are predominantly home-based businesses that do not require a large amount of start-up cost, knowledge, and skills such as retail outlets, manufacturing units, and accommodation providers. It was result revealed that disabled men are three times more likely to be entrepreneurially active than their female counterparts. The result further revealed finance and support, the government initiatives concentrate more on promoting and helping the business of "less severely" disabled and pay less attention to the "more severely" disabled such as people with epilepsy and developmental disability.

Mohammed and Jamil (2015) examine the barriers faced by the entrepreneurs with disabilities in India. The study used a sample of selected 150 entrepreneurs with disability through systematic random sampling. Binomial logit regression was used to find the probability of an entrepreneur facing problem due to a particular barrier. Results revealed that lack access to finance, lack of experience, lack of self-belief and lack of government support are major challenges facing entrepreneur with disabilities.

Kitching (2014) discovered that the persons with disabilities face specific barriers and general to startup and sustain business. The authors discovered challenges such as obtaining start-up financing; benefits trap; lack of business management, lack of legal and financial expertise, limited access to

education and work experience, lack of aspirations and confidence in sustaining a successful business venture; consumer discrimination and unhelpful attitude of business advisers.

Mwangi (2013) investigate the problems faced by physically challenged entrepreneurs in Thika Municipality in Kenya. The author adopted qualitative and quantitative research tools to triangulate the findings. The study revealed that the primarily challenges faced by the entrepreneurs with disability are access to start-up capital, lack of suitable premises where movement is restricted by the architectural designs of the buildings where their businesses are located, mobility barriers and lack of skills. Parker Harris et al. (2013) reveal that asset accumulation poses a significant barrier to the entrepreneurs with disabilities as they mostly rely on friends, family, and personal funds when starting a business. The authors stress that many entrepreneurs with disabilities do not manage their own funds and have limited financial literacy. Such limitations pose a significant obstacle to growing a business.

Yamamoto et al. (2011) analyzed and summarized the findings of empirical research on self-employment of individuals with disabilities in the United States. The authors discovered that the primary challenge facing PWDs is the lack of access to loan facilities from financial institution to for expansion of business frontier beyond individual and family resources. The study further revealed there is the perceived risk of losing government benefits due to income generation, societal prejudice, negative public attitude, educational barriers in institutional vocational programs and technological barriers in access and use of devices are other challenges that mount road block on the entrepreneurial success of PWDs.

Boylan and Burchardt (2002), carried a study to ascertain nature and extent of self-employment of persons with disabilities and the barriers that affect entrepreneurs with disabilities in England. The study interviewed 24 respondents for this purpose. The outcome of the study revealed that obtaining startup capital due to lack of personal funds, poor credit rating, the disinterest of banks and lack of access to information regarding sources of grants and loans are major challenges facing the entrepreneurial success of entrepreneurs in England. The result further revealed that fear of losing regular benefit income and unhelpful behavior from business advisers are also major challenges faced by entrepreneurs with disabilities.

Methodology

Population and Determination of Sample size

The population of this study comprises all businesses owned by PWDs in Abuja, Nigeria. The sample size is thirty (100) medium scale companies were selected from business for entrepreneurs with disabilities participating in the study comprised artwork, rickshaw painting, auto-rickshaw, manufacturing, sewing, clothing, household decorative items, jewellery manufacturing, poultry farming, dairy farming, vegetable/fruit shops, tea stalls, gemstone trading and repair services, allied industry, block industry and furniture industry using the judgmental and simple random sampling technique. The study used judgmental sampling technique to filter out enterprises that have less than ten employees. One hundred copies questionnaire were administered to the selected respondents. The research instrument for this research is the Likert-type questionnaire and two way questionnaire open and closed ended questions. The open ended are multiple choice questions suitable for obtaining the respondents evaluation or assessment of an object. It indicates the extent to which respondent agree or disagree with given statement. The close ended questions require NO or YES answer. The close ended questions also give room for respondent to answer a question from his own point view.

This study used the Ordinary Least Square (OLS) regression technique to ascertain the relationship between access to fund and entrepreneurial success of PWDs. Before we analyze our statistical data, we performed some preliminary statistical test such as descriptive statistics and correlation matrix. Simple t- test was used for analyzing the questionnaire. The analysis of this research was done by the application of Microsoft excel software.

Model Specification

The study used a modified version of Dabor and Omodia (2023) model. The model for this study is written below:

$$\text{ENTSUCESSt} = \beta_0 + \beta_1 \text{LACCFIN} + \beta_2 \text{LSOCAP} + \beta_3 \text{LBUNETW} + \epsilon$$

Where:

ENTSUCCESSGrt = Entrepreneurial Success Growth

β . = stochastic term

LACCFIN = Access to financial

LSOCAP = Social Capital

Discussions, Conclusions and Recommendations

Demographic Data of Respondents

Table 1 presents a summary of the bio-data of sampled respondents in terms of their demographic (sex, age academic qualifications and working experience) and other related issues. The table indicates that out of the 100 valid responses received, 67% were from the male respondents, while the remaining 33% were females. This suggests that predominance of the respondents. A possible explanation of this could be that males have traditionally been more engaged in businesses operation because the financial responsibilities they assumed in the society.

The table also conveys information on the age distribution of the respondents. It reports that the predominant age group falls between 35-44 years representing 43% of the respondents. The next largest age group was 25-34, representing 36 % of the respondents. These statistics suggest that about 80% of the respondents are in their prime age. The result further revealed that 5% of respondents fall within the age barracked of 45-54 while 3% of them are above 54 years.

Table 1 also sets out the length of years the entrepreneurs have been into business, the result revealed 37% of respondents have spent between 5-10 years as entrepreneur in chosen line of business. The result further reveal that 35% of respondents have spent 11-15 years in the line of business while 18% of the respondents have spent 16-20 years in their line of businesses.

Finally, the table revealed the educational qualification of the respondents. The highest group was that of respondents having OND (Ordinary National Diploma) which is 74% of the respondents. This was followed by those with B.Sc (Bachelor of Science) degree which covers 13% of the respondents. The implication of this information is that most of the EWDs are school certificate and ND holders.

Table 1 Demographic and other related issues of respondents

		Frequency	%
GENDER	MALE	67	67
	FEMALE	33	33
TOTAL		100	100
AGE	15-24 YEARS	13	13
	25-34 YEARS	36	36
	35-44 YEARS	43	43
	45-54 YEARS	5	5
	ABOVE 54	3	3
TOTAL		100	100
ACCADEMIC QUALIFICATION	B.Sc/HND	13	13
	MASTERS AND ABOVE	3	3
	OND/NCE	74	74
TOTAL		100	100
NUMBER YEARS IN BUSINESS	5-10 YEARS	37	37
	11-15 YEARS	35	35
	16-20 YEARS	18	18
	20 AND ABOVE	10	10
	TOTAL	100	100

Regression results

Table 2 Regression Result (OLS)

Ind. Variables	Coefficients OLS	t- value OLS	p-value OLS
Constants	1.843	1.581	.117
LACCFIN	-0.211	-2.866	.005
LSOCAP	-0.344	-5.511	.000
LBUNETW	-0.617	-12.923	.000
R-Squared	0.872		
Adjusted R-Squared	0.7770		
F-Value	174.74		
P- Value F	0.0000		
Durbin Watson	1.843		

From the regression result, the coefficient of determination (R-Square) with a value of 0.872 signifies that about 88% of the total variations in EWDs, Abuja has been explained by the explanatory variables taken together. The adjusted R-Square shows that even after adjusting for the degree of freedom, the model could explain about 77% of the total variation in EWDs. The result reveals that lack accessibility

to finance has negative effect on the entrepreneurial success of PWDs in Abuja. This effect is significant at 5%. Furthermore, the result revealed that lack of social capital has negative effect on entrepreneurial success of PWD in Abuja. This effect is significant at 5%. Finally, the result reveal that lack formidable business network hampers the entrepreneurial success of PWDs in Abuja.

From the empirical results of the regression analysis above on the basis of the overall statistical significance of the model as indicated by the F-statistics, it was observed that the overall model was statistically significant since F-Change is 174.74. Also since the p-value of 0.000 for F- change was less than 5% level of significance, it implies that there was a negative and significant linear relationship between the dependent variable and the independent variables.

Test of Hypotheses and Discussion of Findings

The hypotheses of the study were tested and the results are shown in the regression table 4 above.

Ho₁: Lack of access to fund has no significant effect on Entrepreneurial success of PWDs in Nigeria

Table 2 shows that lack of access to fund has negative effect on entrepreneurial success of PWDs as depicted by $t=2.866$ and $p=0.005$ respectively indicating that lack of access to has a negative effect on entrepreneurial success of PWDs at 5% level of significant. The implication of this is that as the more the challenge to access fund by PWDs the lower the chances that the business will succeed. From the table it is observed that the probability value of 0.005% is less than 0.05% level while $t=2.8 > 2.5$, hence we do not reject the null hypothesis that lack of access to fund has no significant effect on Entrepreneurial success of PWDs in Nigeria . This finding is in tandem with those of Maziriri and Madinga (2016) who found that the lack of fund is a major challenge that mitigate the success of entrepreneur with disability.

Ho₂: Lack business networking has no significant on Entrepreneurial success of PWDs in Nigeria

The OLS estimates reveal that lack of business networking has a negative effect on entrepreneurial success of PWDs in Abuja, Nigeria as depicted by $t= -12.92$ and $p= 0.000$ respectively. The implication of this is the more difficult it is for EWD to be integrated into business network the lesser the chances of attaining entrepreneurial success. From the table 2 it is also observed that the $p= 0.000\% < .05$ and $t=> 2.50$ thus we do not reject null hypothesis that Lack business networking has

no significant on Entrepreneurial success of PWDs in Nigeria. This result is in line with a priori expectation

H₀₃: Lack of social capital has no significant effect on Entrepreneurial success of PWDs in Nigeria

Finally the OLS reveals that lack social capital negative effect on entrepreneurial success of PWDs in Abuja as depicted by $t=-5.511$ and $p= 0.000$ at 5% level of significance. This implies that as the social capital diminishes the chances of having entrepreneurial success also diminishes. From the table 2vsince $t= -5.511 > 2.50$ and $p= 0.000 < 0.05$ we do not reject hull hypothesis that Lack of social capital has no significant effect on Entrepreneurial success of PWDs in Nigeria.

This finding corroborates that of Godley (2005) who found that lack social capital has negative effect on entrepreneurial success of PWDs.

Conclusions

Challenges and obstacles people with disabilities in the working environment is a factor that greatly influences the chances of disabled people to startup their own businesses. Through, entrepreneurship, entrepreneurs with disabilities are able to open up greater opportunities to get a place in the job market. In conclusion, entrepreneurial approach and implementation will have a big impact on entrepreneurs with disabilities and people with disabilities. Whilst the proportion of disabled people continues to grow as people live more active lives, it appears that the full potential of disabled entrepreneurship has yet to be fully grasped.

The outcome of this study showed first, lack of (social) capital created by structural educational has negative effect on entrepreneurial success of EWDs in Abuja .Lack of finance was also shown to have negative effect on the entrepreneurial success of PWDs in Abuja. Finally, the result shows that lack of formidable business network has negative effect on entrepreneurial success of PWDs in Abuja.

Recommendations

This study recommend that, first, affirmative action should be taken by Government, business development service providers and PWD support organizations to encourage more female PWDs to engage in entrepreneurial activities. This could be done by encouraging more female representation as

a requirement for the formation of disability groups that get funding or other forms of support from these entrepreneurship programmes.

Furthermore, there should be inclusion of PWDs in all entrepreneurship development programmes. Government should encourage both economic and social inclusion of PWDs. This should not be limited to just setting of policies but should look at implementation as well as monitoring and evaluation of existing policies.

Finally, information should be provided and awareness created by both Government and Financial institutions on the different financial services and business support available to PWDs that are interested in engaging in business. Government should also offer some business subsidies and financial incentives to EWDs like the ones that they offer to investors and youth entrepreneurs.

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