

# Women with Disabilities Training Programme on Entrepreneurial Skills

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## Abstract

World index shows high dis-employment and sub-employment levels among people with disabilities, who cope educational and working barriers and impairment to have a work with dignity. Female empowerment is fundamental to guarantee better social conditions and cohesion and well-being in terms of gender equality. People with disability have social, health and educational barriers which create improper social gap within these times; these people created economic alternatives to give to their families adequate resources during hard times. This paper aims to improve know-how on entrepreneurial activities. The objective is to assess the knowledge on entrepreneurial perceived skills and entrepreneur women empowerment for their business activities. There is the subministration of a diagnostic instrument on 80 women with disability and their families. There is also a sociodemographic scale which measures sex, age, educational level and profession. There is also the subministration of Cuestionario COE-Mujer a scale on entrepreneurial self-efficacy. In this study, younger women look at themselves as less skilled compared to people with more of 35 years and people with lower level of academic education perceive a minor entrepreneurial self-efficacy.

## Keywords

Disability, Entrepreneurship, Formation, Innovation, University

## 1. Introduction

International Labour Organization (OIT, 2019) states that women have significant difficulties in improve their status in their business activities, a phenomenon defined as “class roof”, and they have affectively significant skills, but they cannot

plenty develop their labour and organizational status, creating psychological distress on a similar way experienced by women dependent workers, considering that many work-places are only reserved for men.

Women are coping a new challenge within entrepreneurship without any doubt, and they feel weak withdrawing their dream to be entrepreneurs (OIT, 2019).

For this reason, starting from potentialities of these women, it is necessary a functional formation.

Many women wish to be entrepreneur. Women who lead business are few and they create over the 60% for the formal and informal occupation, reinforcing the importance of empowered women who participate in this managerial activity in the local and national (Bullough et al., 2015; Díaz-García, Sáez-Martínez, & Jiménez-Moreno, 2011). The participation of women in entrepreneurial ecosystem generates support for the country's economy and can achieve an increase in its economic growth, reduce poverty levels and social gaps (Barrachina-Fernández, 2021; Bullough et al., 2022; Heller, 2010; Heller et al., 2022).

The activity of women entrepreneurs grants doubtless the income generation for personal income and contributes to her working career development, integrating and participating for the productive and working activity for the country (Avolio & Di Laura, 2017; Croce, 2020; Croce, 2017). Empowerment for women has its basis on the 4th World Conference for women in Beijing and is referred to the access to power aiming to the gender equity (ONU, 1995).

There is a commitment to share and highlight the social and economic limitations that women face.

Furthermore, the commitment to promote their equal participation and reduce the existing gap. It is strengthened even more given the results achieved, when learning about the development and participation of empowered women (Ojiambo, 2022; Orobía et al., 2020; Smith, Hugh, & Fontechia, 2023).

Empowering women is crucial to strengthening economies, interacting in a more just society, reducing the economic vulnerability of families, improving the quality of life of these and their communities (Pratiwi & Oknarryana, 2023).

In the case of UN Women, they developed the document that establishes according to agreement the fundamental principles for the empowerment of women. Supporting women entrepreneurs in their initial stages is necessary to increase their performance and growth potential through business training. These principles contribute to setting basic and fundamental parameters in relationships with women, in areas that empower women and make them participate in an ecosystem of equality. Within these principles, there are equal remuneration for equal work, the opportunity to access to education and subsequent access to job opportunities, paid parental leave and zero tolerance for sexual harassment in the workplace.

Related to these, basic principles for the empowerment of women are established. One of these principles is to promote gender equality in the workplace. Be clear that both men and women are equal professionals. Ensuring the health, safety and well-being of all workers is a purpose of the citizenship paradigm. Promoting the education, training and professional development of women is another.

It is necessary to implement practices that favor the empowerment of women. It is necessary to promote equality through community initiatives and to disseminate the progress made in favor of gender equality (ONU, 2018).

These principles of women's empowerment have been shared worldwide as a new social pact to vindicate women's rights and the gateway to female empowerment and gender equality (ONU Mujeres, 2021).

They have been applied with the objective of promoting the participation of women in senior business management and even in the spheres of political power. The principles for women's empowerment have been detailed by the organization that fights through its impact actions (ONU Mujeres, 2021). They are a source of relevant behaviors intended for the private world that allow them to focus on the concrete opportunity to participate in a gender-equal ecosystem, at work, in the community and in the market. Making women's participation visible is subject to the development and implementation of tools through practices, policies, regulations that generate results to the extent they are applied (Kelly & McAdam, 2023). The defined principles are intended to contribute to the relationships of companies with women, given that this process requires the participation of the state as well as the private business sector (ONU Mujeres, 2011).

In a global context, the entrepreneurship of people with disabilities is an advance in the learning society (Caldwell, Harris, & Renko, 2017). Regarding entrepreneurship in women with disabilities, there are more questions than answers. Understanding gender and disability as social categorizers can provide evidence of the need to seek opportunities and experiences (Williams & Patterson, 2018).

The experiences lived through the understanding of the social model of disability and a social ecology framework are a claim (Darcy, Collins, & Stronach, 2023; Patterson, 2020).

Intersectional entrepreneurship is still a minority, so we must have resilience, policy commitments and a support system for people with disabilities to have more initiatives (Heizmann & Liu, 2022; Hidegh et al., 2023).

Disability is a highly marginalized area, women are largely invisible (Cooney, 2022; Hernández-Saca, 2018). With significant neglecting (Martínez Dy & Jayawarna, 2020). The various business strategies for women with disabilities can come together to mitigate the feminine and develop equal alternatives (Araya-Pizarro, 2021; Adeeko & Treanor, 2022; Muñoz, Salinero, & Salinero, 2020). The development of business skills focused on a viable and necessary strategy that facilitates the economic empowerment of women with disabilities (Darries, 2021; Ranabahu & Tanima, 2022).

The Power of Inclusion provides an insightful roadmap for implementing genuine diversity and inclusion in family businesses that are important assets for them to thrive in a rapidly changing world, outlines training, enrichment and implementation of entrepreneurship (Smith, Hugh, & Fontechia, 2023). Gender inequality hinders economic growth by reducing the pool of potential talent for production, through distorted access to employment, entrepreneurship and the

creation of innovation (Liberda & Zajkowska, 2017).

The approach to the reality of vulnerable groups such as people with disabilities who are entrepreneurs (data and statistics; and positive action policies that support entrepreneurship by people with disabilities; identification of the main challenges, barriers and needs to propose and develop effective support programs) is challenging, but self-employment is even more challenging, often the only employment alternative in a market that is still discriminatory and not very inclusive. Training in entrepreneurial skills through education is essential and guarantees that specialized entrepreneurship programs are accessible, as well as the entrepreneurship services offered by different public and private entities. Training deserves special attention in the case of digital and specific skills for the digital strategy of ventures, taking into account services through platforms. This allows group learning and the generation of synergies. Therefore, education and training is based on the central dimensions of education: action orientation, autonomy and the interaction between risk and responsibility (Schneider, 2017). Women are less likely to have formal business education, and often lack experience in senior/leader positions. Designing training programs suitable for their growth is a complex and multidimensional task. Requires a solid theoretical and empirical basis (Chatterjee et al., 2019). The current focus of entrepreneurship promotion is on the mindset to enable people to learn about and take advantage of entrepreneurial opportunities and for these training programs to be firmly within the broader debates. Entrepreneurship education encompasses a range of interventions, including formal academic education programs and independent training programmes. Both types of programs have the purpose of supporting people and companies who start. Education and training is related to professional development. To promote the education and training of women at the beginning, quality training that contributes to positive results should be aimed at.

The study makes significant progress as it addresses the intersectionality of gender, entrepreneurship and social vulnerability, highlighting the unique challenges women face in entrepreneurial activities, such as access to resources, societal expectations and balancing family responsibilities. The research adds to existing theory by integrating a psychological and sociocultural framework that not only explores the intrinsic motivations and resilience of women and family members with entrepreneurial initiative, but also pays special attention to the external socioeconomic barriers they encounter. It provides an insight into how gender biases, role conflicts, and limited access to financial and social capital disproportionately affect women with double discrimination.

By offering diverse empirical perspectives and sociocultural contexts, the research highlights the variability of challenges women face based on their socioeconomic position, providing a more nuanced understanding of how structural inequalities shape entrepreneurship. This is particularly valuable for understanding how systemic disadvantages can be mitigated through targeted policies and support for women with disabilities and their families. This helps shape future

research and practice to achieve more inclusive and accessible entrepreneurial ecosystems.

For this research the planned objectives:

Diagnose the level of knowledge about the entrepreneurial intention of women with disabilities.

Design of a program to develop skills for the empowerment of women from a short intervention.

Develop skills to awaken entrepreneurial initiative from the implementation of an intervention. Linked to these objectives, the following hypotheses have been proposed:

H1: There is a significant relationship between sociodemographic variables and the individual ability to create a business.

H2: There is a significant relationship between sociodemographic variables and job preference.

H3: There is a significant relationship between sociodemographic variables and the reasons for entrepreneurship.

H4: On the perception and prevention of violence and its association with sociodemographic variables.

The methodology and main findings will be developed below. The findings achieved will be discussed and, finally, the conclusions, the respective limitations and future directions will be presented.

## 2. Methodology

To achieve these objectives, the program design was planned.

As a starting point, a review of the literature about the group was carried out, providing a general vision. An empirical investigation was also carried out. The main basis of the study consisted of the participation of 80 women with some disability condition, all participants completed the questionnaire (Sánchez-García, 2010).

### Program design

The education and training program for women entrepreneurs was designed to improve the capabilities of women entrepreneurs with a disability with the goal of increasing the probability of success. The design of the education and training program in entrepreneurial skills is integrated into an empirical study, not a descriptive experiment with application in a single moment. Identified competencies that affect women's entrepreneurial success. For the research, the instrument was validated (Cuestionario de Orientación Emprendedora (COE-Mujer) Sánchez-García (2010). The instrument is aimed at 80 women and their families with some disability, belonging to NGO members of the National Federation of Associations of Parents and Friends of People with Disabilities. It is an intervention to empower women to awaken their capabilities and dare to undertake.

To comply with the training program, several expert, experienced and recognized people were selected, who offered a current map on the situation of

entrepreneurship in women with disabilities. Nine training sessions were held over three months, thanks to which multidisciplinary experts worked on an approach to the situation, needs and measures that could improve the situation of people with disabilities. Group dynamics were also carried out with expert professionals in entrepreneurial skills and psychology, in which ideas and opinions were exchanged, establishing common discourses and observing the variety of criteria among the participants.

All the information collected through the different actions presented was reviewed as a whole to have the necessary information from the participants. In short, it was necessary to give an objective and real vision of a group of people, who can be an example, not only of improvement, but also of the opportunity to know that self-employment offers flexibility to all sectors of the population.

Regarding the factorial validity of the COE, factor analysis was used. Factorial validity refers to the degree to which the items in the questionnaire are grouped together to reflect the underlying constructs of entrepreneurial orientation. Factor analysis helps determine whether the structure of the questionnaire is aligned with the theoretical dimensions of entrepreneurship. Regarding the psychometric properties of the instrument, the values of the Kaiser-Mayer-Olkin sample adequacy measure (.90) and the Bartlett sphericity test (16849.247;  $df = 1830$ ,  $P < 0.000$ ) made it appropriate to use Factor Analysis. The Principal Components extraction method and the Varimax rotation method were used. The Kaiser-Guttman rule, of eigenvalues greater than 1, identified 15 factors that explained 58.84% of the variance in the response to the test.

### 3. Results

The results reveal that entrepreneurial skills have an important impact on success; these factors can be put into practice, including: communication skills related to the proposed idea, risk taking and innovation, and innovative identity.

This study informs the design of the Program on what competencies should be promoted in women to improve their success. To define the objectives of the program, empirical perspectives were valued, such as the profile of women with disabilities and theoretical knowledge about financing. Furthermore, it is not only derived from competencies to be enhanced, but also from skills that are considered essential. Basic skills, to improve the load of task-related skills. Women entrepreneurs will guide the company's strategy towards competencies, improving relationships and developing strategies consistent with their business model. Women entrepreneurs will improve risk orientation to see more opportunities and a better sense of business identity

**H1: There is a significant relationship between sociodemographic variables and the individual ability to start a business.**

The youngest participant sees herself as less capable of entrepreneurship than those over 35 years old. People with a lower educational level are less capable of entrepreneurship. There will be no significant relationship between the place of

origin and the perception of entrepreneurial capacity. The crossing of variables has been carried out by calculating the chi-square statistic. Only in the case in which the significance of the statistic was less than 0.05 (pre-established significance level in Social Sciences) will the significance and intensity of the lambda statistic be considered. Firstly, taking into account the age of the women, it was found that with respect to the opinion: “starting a business could be easy for me”, there is no relationship between the variables  $P(0.1) > 0.05$ . For this reason, the null hypothesis is rejected. In the case of the current employment situation of women, the relationship between both variables is significant  $P(0.01) < 0.05$  but when observing Lambda for no case (taking as dependent variable indicating their opinion or indicating their employment situation) there is significance between the association of the variables. The sociodemographic variable that has been crossed is the academic level, in this case it is also observed that, although the Chi-square measure indicates that there is significance  $P(0.03) < 0.05$ . See **Table 1**.

**Table 1.** Chi-square results: working placement.

	Value	df	Asymptotic significance (bilateral)
Pearson Chi-square	54,390a	36	0.025
Similitude	54,603	36	0.024
N valid cases	163		

In the variable you are prepared to set up a viable business. It is interesting to stop at the intersection between origin and the opinion about being prepared to set up a viable business; it was found that  $P(0.01) < 0.05$ . That is, there is significance. In the analysis of the Lambda coefficient in which it is stated that, if we take as the dependent variable the opinion about being prepared to set up a viable business, there is significance  $P(0.006) < 0.05$ . But, the level of prediction of the independent variable on the dependent variable (it goes from 0 to 1) is low (0.13). If we look at the waste, there are significant differences for the cases of not feeling “at all” prepared to set up a viable business and belong to Coclé, due to the fact of only having one case. Feeling “somewhat” prepared to set up a viable business and being from Darién also presents significant differences, the same thing happens for the cases of “quite a bit” and coming from Chiriquí and “a lot” and coming from Panama Oeste.

The employment situation is significant  $P(0.00) < 0.05$  so, if we pay attention to the Lambda statistic, we see that if the opinion of being prepared to set up a viable business is taken as the dependent variable, if it is significant. Although, as happened previously, when crossing it with the independent variable ‘origin’, the value of Lambda and, therefore, what explains the independent variable of the dependent variable, is little (0.10). There are significant differences for cases in which they do not feel “at all prepared to set up a viable business” and be employed by private companies. Again, there are significant differences between those who



feel “unprepared” and are employees of private companies. There are also differences for which they feel “somewhat” prepared and are independent or from private companies and for which they feel very prepared and are independent.

Regarding being able to control the processes of creating a new business crossed with the sociodemographic variables, it is worth highlighting that: age, employment status and academic level are significant. Age is significant in this crossing  $P(0.2) < 0.05$ . For this reason, Lambda analysis is carried out. The academic level occurs the same as in the previous cases. Chi-square is significant, but Lambda is not. Firstly, the employment situation whose significance is  $P(0.00) < 0.05$ . Therefore, the null hypothesis is rejected and we accept the alternative hypothesis. To go deeper into the analysis, Lambda is performed again. It indicates that the association is significant only in the case in which the current employment situation of the women surveyed acts as the dependent variable. Although, with a very low Lambda value (0.06). It is observed that there are significant differences for those who do not know anything about the practical details of setting up a business and are employed in a private company. Also for those who claim to know little about these details and are employed in the public sector or independent. Those who think they know something and are unemployed and retired also present significant differences. And, to conclude, those who claim to know a lot about the practical details of setting up a business and are unemployed or employed in a private company, and those who think they know a lot and are independent. See **Table 2**.

**Table 2.** Mean values.

	Value	Standard error <sup>a</sup>	Approximately <sup>b</sup>	Significativity
Lambda	0.105	0.043	2,348	0.019

The academic level is also significant. And when observing Lambda, the relationship is significant if the opinion of knowing the practical details necessary to set up a business is taken as the dependent variable. Although, again, Lambda levels are low (0.10). Since this significance exists, we proceed to observe the residues. There are significant differences in them for women who believe they do not know “anything” about the practical details necessary to set up a business if their academic level achieved is “technical”. Also those who claim to know ‘little’ and their academic level is “primary education”.

Based on the opinion about knowing how to develop a business project, we observe that neither age, nor origin, nor marital status, nor academic level are significant variables. The same does not occur in the case of the employment situation, which is significant  $P(0.1) < 0.05$ . As there is significance between this crossing of variables, we analyze the Lambda coefficient. For the case in which the opinion about knowing how to develop a business project acts as a dependent variable if  $P(0.04) < 0.05$  is significant. However, the Lambda value is 0.11. Therefore, we consider that the level of prediction of the independent variable over the dependent



variable is low. In the case of trying to set up a company, they would have a high probability of being successful, it was found that the employment situation, academic level and origin are not significant. Age and marital status are significant, although in no case is the Lambda coefficient significant, so it must be taken with caution.

Feeling prepared to do anything to become an entrepreneur is significant if we look at age and academic level. Compared to the idea of having seriously thought about creating a company, we found significant crosses with marital status where  $P(0.00) < 0.05$ . This is repeated when this variable is crossed with the academic level achieved by the participants. Once the analysis obtained from the intersections between the variables related to the ability to undertake entrepreneurship and sociodemographic variables has been carried out, the posed hypotheses are answered.

Younger women see themselves as less capable of entrepreneurship than people over 35 years of age.

With respect to the idea that young people are less capable of starting a business than women over 35 years of age, it is stated that age has only been significant in three of the crosses carried out and that, when observing the explanatory capacity of this variable on the possibility of undertaking, that is, the analysis of the Lambda coefficient shows that it is not significant in any of the three cases, so we discard this hypothesis. See **Table 3**.

**Table 3.** Chi-square proofs: age.

	Value	df	Significativity (bilateral)
Pearson Chi-square	34,549a	20	0.023
Similitude	33,269	20	0.032
N valid case	163		

Women with a lower educational level are less capable of entrepreneurship.

For the following hypothesis we find that, in most of the crosses, the academic level is significant. The relationship is significant if the opinion of knowing the practical details necessary to set up a business is taken as the dependent variable. Although, again, the Lambda levels are low (0.10).

Given that this significance exists, we proceed to observe the residuals. In them we see that there are significant differences for those who say they know “nothing” about the practical details necessary to set up a business if their academic level attained is “technical”. Also, those who claim to know “little” and their academic level is “primary education”. However, this information must be taken with caution because, as indicated, it only occurs in one case, so we reject the hypothesis. See **Table 4**.

There will be no significant relationship between the place of origin and the perception of entrepreneurial capacity.

**Table 4.** Chi-square proofs: Education.

	Value	df	Significativity (bilateral)
Pearson Chi-square	32,597 <sup>a</sup>	16	0.008
Similitude	31,706	16	0.011
N valid case	163		

Finally, it is worth confirming that there is no significant relationship between the place of origin and the perception of entrepreneurial capacity. Well, only on one occasion do we find that there is significance between the crossing of variables.

H2: There is a significant relationship between sociodemographic variables and job preference

The crossing of variables has been carried out by calculating the chi-square statistic. Only in the case in which the significance of the statistic was less than 0.05 (pre-established level of significance in Social Sciences) will the significance and intensity of the lambda statistic ( $\lambda$ ) be considered. There is also no sufficient relationship between the place of origin, the marital status of the woman surveyed or the educational level and job preference, so it is not appropriate to delve into the analysis of further statistics. However, Alpha is significant in the intersection of work preference and occupation ( $0.011 < 0.05$ ), so the value of lambda is analyzed. Lambda is also significant if we assume job preference as a dependent variable since it is an objective variable. However, the intensity of the statistic is truly low, almost zero (0.044). Thus, although there is a relationship and association between the variables, it is of a very low intensity. In the case of self-employment (having one's own company), the relationship with the age, origin, marital status or employment situation of the woman interviewed is not significant. The preference for working in public companies also shows no relationship with age.

H3: There is a significant relationship between sociodemographic variables and the reasons for starting a business.

To begin, we will highlight the fact that, although there are values with low frequencies in the responses, for example, only one response was “strongly disagree” with setting up a business for reasons of personal success. Regarding setting up a company to “Have power and social prestige” there is no association with age, origin, marital status or educational level. However, there is a relationship with the occupation.

The motive to obtain pleasure and significance is significantly related to the age variable, but not to the others.

Another reason for having changes in life is only significantly related to one variable, marital status; With the rest there is no significant relationship and the study of other statistics is not carried out in depth as has been done until now. The reason for avoiding routine work does have a significant relationship with the origin of the women. Then we proceed to observe the lambda statistic, observing that there is also significance in the association, with  $\lambda = 0.179$  if the motive is

considered as a dependent variable. The same does not happen with education, although the relationship between the variables is significant.

The reason for starting a business to have greater freedom at work is not significantly related to age, current employment situation, marital status or origin. However, the educational level once again shows a significant relationship with this motive for entrepreneurship as it has a lower significance than the predetermined level ( $\alpha = 0.008 < \alpha = 0.05$ ), going on to analyze the association statistics. It is also significant ( $\alpha = 0.041 < \alpha = 0.05$ ), taking lambda a value of 0.173.

The motive for entrepreneurship to have job security only shows a significant relationship with two independent variables: origin ( $\alpha = 0.000$ ) y working position ( $\alpha = 0.002$ ). However, only the employment situation presents a significant lambda association statistic (para un  $\alpha = 0.039$ , lambda = 0.116). The third hypothesis addresses the reason for starting a business as a last resort, because I have no other options.

#### 4. Discussion and Conclusions

The Global Entrepreneurship Monitor (GEM, 2019) describes entrepreneurship as a growing global phenomenon. Entrepreneurial activity is receiving more and more attention from the State Agendas. One of the main reasons is the evidence between entrepreneurship and economic growth. (Hernández-Sánchez et al., 2021; Lucas Mangas et al., 2023). One career path option is to be self-employed, with benefits such as the flexibility and independence associated with self-employment, as well as the autonomy you can relate to obstacles in inaccessible work environments. However, for people with disabilities this implies challenges, which requires training that is adapted to the needs (Cooney, 2022). People with disabilities are more likely than people without disabilities to experience adverse socio-economic outcomes, such as lower levels of education, poorer health status, lower levels of employment, and higher rates of poverty (OMS, 2021). In the current context, the reality of families with disabilities continues to be the loss of their jobs, or they have not been able to go out to carry out their economic activities and/or they must care for their family members at home with disabilities (Smith, Hugh, & Fontechia, 2023).

Sociodemographic factors play a fundamental role in shaping a profile for undertaking and maintaining a business vision. This includes age, gender, educational level, economic environment and access to social capital, which interact with personal determinants. Robson et al. (2009) demonstrated a significant relationship between age and entrepreneurial success, arguing that entrepreneurial ability increases with experience but decreases after a certain age. His findings contribute to the entrepreneurship life cycle theory.

In the case of ethnicity and gender in entrepreneurship, both factors significantly influence the results towards a business model due to disparities in access to capital and networks (Bosma & Schutjens, 2011; Fairlie & Robb, 2009; Rueda et al., 2015). Also, there is a significant relationship between gender and perceptions

of underestimating women's abilities that influence their decisions to undertake (Arenius & Minnti, 2005; Wang & Wong, 2004). Another aspect is the socioeconomic and family status, which impacts entrepreneurial activity, with people with purchasing power being prone to become entrepreneurs (Carter, Gartner, & Reynolds, 1996; Kolvereid, 1996; Hinz & Jungbauer-Gans, 1999).

For Amorós (2022), it was evident that educational levels significantly influence entrepreneurial capacity, and that higher education is correlated with a greater probability of starting a business (Davidsson & Honing, 2003; Reynolds, Bygrave, & Autio, 2004). In the case of the role of education in entrepreneurial intentions, they found that entrepreneurial education significantly improves the skills and intentions of individuals to start a business (Santos-Cumplido & Liñán, 2007). There is a significant relationship between personality traits and demographic factors, such as job preferences of highly educated people tend to prefer jobs with more autonomy, while age and gender influence preferences for job security and flexibility. Women were more likely to prioritise work-life balance, greater stability, job security and meaningful work. These studies highlight the impact of gender and societal expectations on entrepreneurial motivations among women and argue that it is a combination of necessity and opportunity.

Women tend to be driven by the need for work-life balance, flexibility and autonomy, which aligns with gender expectations around caregiving and family responsibilities. Structural barriers of limited access to finance and networks often push women towards entrepreneurship (McGowan, 2012). Entrepreneurship is a way to achieve a balance between work and personal life while fulfilling caregiver roles, these motivations are driven by necessity (Humbert & Brindley, 2015). Socioeconomic factors, such as marital status and family background, also influence these motivations, making entrepreneurship a more attractive and viable career path for women.

This invisibility has perpetuated a situation in which there are multiple and intersecting forms of discrimination that leave behind a forgotten and excluded population, giving rise to structural discrimination at the root of all areas of life. Due to myths and stereotypes that deny recognition of the rights of women with disabilities, they suffer discriminatory treatment and mistreatment that particularly affects their human rights and fundamental freedoms, with significant and sometimes irreparable consequences for their lives. The need to implement policies and programmes to eliminate these situations is discussed, ensuring that women from disadvantaged groups, such as women with disabilities, also have access to information about their rights, both individually and collectively.

Among the recommendations is to ensure the start-up and sustainability of the ventures, guaranteeing access to financing. On the part of financial entities, there is a perception of greater credit risk if the person they undertake has a disability, and even insurance linked to the undertaking excludes coverage if the cause of the incident is linked to disability. Also the gender gap where specific programs and support are required for women with disabilities because their socio-family

situation poses greater challenges and difficulties for entrepreneurship and in many cases this is the main barrier or the reason why entrepreneurship does not prosper. The entrepreneurial ecosystem is hard for all those who have the courage to self-employ, but it is harder to do so with other conditions, which can limit the field of action.

## 5. Limitations

The limitations found in the social and economic inclusion of families with people with disabilities are the inaccessibility of physical environments and transportation, the lack of availability of supporting devices and technologies, the lack of adaptation of the media, the deficiencies in service provision, and discriminatory prejudice and stigma in society. Women with disabilities who also face barriers are compounded by the socioeconomic effects of the COVID-19 pandemic and who feel the need for an economic alternative to provide resources for their families in difficult times. Disability as a social category is absent in intersectional studies. Another limitation to the creation of new companies was mainly related to economic factors, in the level of motivation in society and self-confidence in regards to interest and motivation. Another limitation (Parker Harris et al., 2014) the role of government, the role of financing and the role of culture. The most significant barriers to women's participation are fear of failure and intervention policies (Aljarodi, Thatchenkery, & Urbano, 2022). Greater flexibility is required in employment relationship models and benefits to adjust to the needs derived from disability, as well as making visible the talent of people with disabilities and entrepreneurial initiatives, which are the best exponent of this talent and this capacity. People with disabilities can start businesses just like any other person with the necessary support. The problems and barriers they face are not very different from those of other entrepreneurial people, but specific measures and programs are required to support the sustainability and growth of companies promoted by people with disabilities, because this constitutes a virtuous circle of job creation for more people with disabilities.

## 6. Future Lines

The Independent Living Movement seeks to build entrepreneurial views with a change of great importance: with the United Nations Convention on the Rights of Persons with Disabilities (ONU, 2006). Although the Convention has been in force for almost two decades, it is necessary to continue researching public policy for people with disabilities that aims towards an inclusive and supportive development in which all its citizens must be valued without any type of distinction, guaranteeing their rights and dignity. Entrepreneurs with disabilities are a heterogeneous group whose diverse experiences and intersections must continue to be explored. It is a practice to promote sustainable entrepreneurship. Research must constitute a meeting space that promotes business cooperation between entrepreneurs with disabilities, as well as with potential investors and other agents of the

entrepreneurial ecosystem, make visible the entrepreneurial talent of people with disabilities, and provide skills to entrepreneurs in matters of marketing, business models or maintenance of activity in the medium and long term. It is necessary to highlight the needs of entrepreneurs with disabilities, of the self-employed who have suffered a sudden disability, and analyze their specific needs.

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### Conflicts of Interest

Authors declare the absence of conflict of interest for the results spreading.

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