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Pushed or Pulled into Entrepreneurship? Motivations behind Entrepreneurial Entry for Women with Disabilities in Bangladesh



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ABSTRACT

This research is aimed to explore the entrepreneurial motivations for women entrepreneurs with disabilities (EWDs) in Bangladesh. The paper adopted the push-pull theory of entrepreneurial motivation as its theoretical background and assessed whether women EWDs chose to pursue an entrepreneurial career for “push” or “pull” reasons. A qualitative, multiple case study research methodology based on a semi-structured, in-depth interview format was adopted to enable the respondents to share their experiences. Four cases of women EWDs involved in small businesses were selected based on purposive sampling. Findings imply that the motivational reasons for women EWDs involve a blend of push and pull factors. Four pull factors - economic freedom, higher income, self-fulfillment and achievement, personal development and two push factors – job dissatisfaction and lack of career prospects were found as predominant entrepreneurial motivators. The unique contribution of this paper is to offer evidence on the entrepreneurial motivation for women EWDs in Bangladesh through a qualitative research methodology deriving data from in-depth interviews.

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Introduction

Entrepreneurs are considered the driving force of an economy and a source of job creation. The contribution of entrepreneurs is not limited to economic development only; they simultaneously contribute to individual growth and address social phenomena (Sarri & Trihopoulou, 2005). Entrepreneurship can offer a viable opportunity for self-employment and improve the socio-economic standing of persons with disabilities (PWDs). PWDs and experts trying to improve the lives of this community agree that earning a modest livelihood and providing for their dependents is the prime objective of the PWDs (Handicap International, 2004). Therefore, entrepreneurship brings the most suitable means of generating earnings and gaining independence and respect as productive members of society. In addition, women are entering entrepreneurship to cope with the glass ceiling (Morrison et al., 1994) and earn economic solvency for themselves and their families. In Bangladesh, women are taking entrepreneurship as a profession in both urban and rural areas (Rahmatullah & Zaman, 2014). This inclusion includes women with disabilities, who often experience discrimination, social stigma, economic exclusion, and inaccessibility to adequate social amenities. Becoming an entrepreneur allows them to advance their economic situations and provides employment generation for others.

Although entrepreneurship generates interest among researchers and academics, entrepreneurship for women with disabilities is seldom explored in entrepreneurial literature (Williams & Patterson, 2019). This phenomenon needs greater attention since the importance of entrepreneurship for people with disabilities, especially women, cannot be overlooked in terms of economic and social inclusion and empowerment. To understand the phenomenon of entrepreneurship for women with disabilities, we need to explore the motivations that prompt them to pursue entrepreneurship since there is an absence of literature that explore the experiences of women entrepreneurs with disability in depth (Miller et al., 2012; Williams & Patterson, 2019). In recent years, attention to female entrepreneurship has been increasing (Marlow & McAdam, 2013) as more and more women enter entrepreneurship as a route to employment and income generation (Verheul et al., 2006). Although there is a strong focus on women's entrepreneurship, there is still a lack of literature focused on

entrepreneurial motivations for women in South Asian countries and almost none for women with disabilities (Ismail et al., 2012). In the global context, several studies found that women entrepreneurs are influenced by both push and pull factors along with meeting self-realization and unsatisfied social and personal needs (Solesvik et al., 2019; Kirkwood, 2009; McClelland et al., 2005; Segal et al., 2005; Solesvik et al., 2019; Wilson et al., 2004). Some researchers in Asian countries found self-satisfaction, independence, finance, creativity, innovation, and self-identity – pull factors to be more prevalent among women entrepreneurs (Mansor, 2005; Shastri et al., 2019). McClelland et al. (2005) point out that the glass ceiling, discrimination, and lack of progress at the workplace push women into entrepreneurial activity.

Although some pieces of research have focused on entrepreneurs with disabilities (EWDs) (such as Cooney, 2008; Boylan & Burchardt, 2002; Dhar & Farzana, 2017a, 2017b, 2017c; Pavey, 2006; Pagán, 2009), their entrepreneurial motives and experiences have received little attention (Kitchin et al., 1998), therefore creating a gap for qualitative in-depth exploratory research. In addition, the limited number of studies focusing on disability entrepreneurship do so within the masculine dominance of entrepreneurship study (Hamilton, 2003) and treat EWDs as a homogenous group of males, thereby overlooking disabled women (Williams & Patterson, 2019).

In this regard, this study aims to explore the entrepreneurial motivations for women EWDs in the context of Bangladesh. Empirical evidence reveals that entrepreneurs with disabilities achieve the same level of success as their non-disabled peers (Larsson, 2006, as stated in Roni & Baines, 2012) and are more likely to take up entrepreneurship (Cooney, 2008). It is crucial to understand the motivational reasons that prompt women with disabilities to become entrepreneurs to promote entrepreneurship in this community. To explore the entrepreneurial motivation for women with disabilities, we adopted the push-pull theory of entrepreneurship motivation as our theoretical background in the context of disability in Bangladesh. The purpose of the study is to contribute to and extend the entrepreneurship literature on women with disabilities by exploring their motivations from the push and pull theory of entrepreneurial motivation (McClelland et al., 2005; Schjoedt & Shaver, 2007; Segal et al., 2005). For this purpose, we constructed the following research questions:

RQ1. What motivates women with disabilities in Bangladesh to start a business and choose an entrepreneurial path?

RQ2. What role do the push and pull factors play in their motivations?

Theoretical Background: Push and Pull Theory of Entrepreneurship

The push and pull theory is considered one of the fundamental theories that explain entrepreneurial motivation (Kirkwood, 2009). Researchers have categorized motivations for entrepreneurship into two broad factors termed “push” and “pull” (McClelland et al., 2005; Kirkwood & Cambell-Hunt, 2007; Schjoedt & Shaver, 2007; Segal et al., 2005). Push factors are defined as external factors with negative undertones that force people to become entrepreneurs, i.e., lack of career prospects, job dissatisfaction, difficulty in getting jobs, need for earnings, etc. (Džananović & Tandır, 2020; Kirkwood, 2009; Kirkwood & Walton, 2010). Conversely, pull factors suggest the positive forces that encourage people to start a business, such as the desire for independence, the need for self-fulfillment, market opportunity, economic freedom, etc. (Al Matroushi et al., 2020; Džananović & Tandır, 2020; Kirkwood, 2009). According to (Gabarret et al., 2017), push factors are related to the sense of necessity or dissatisfaction that thrusts an individual toward entrepreneurship. In contrast, pull factors are related to access to opportunities and a desire for independence that attracts a person to start a business. Pull factors make the act of entrepreneurship more appealing through its positive outcomes, such as greater autonomy and return. On the other hand, push factors make salary/wage-based employment or unemployment seem less appealing because of the associated dissatisfaction that makes entrepreneurship more lucrative to individuals (Thurik & Dejardin, 2011; Kirkwood, 2009). Kirkwood and Walton (2010) state that the desire for autonomy, monetary aspirations, family-related concerns, and work-related matters build up the four principal units of the push-pull theory of entrepreneurial motivation. Among the four units, the desire for autonomy/independence and money motivations are classified as pull factors that “pull” or tug people towards entrepreneurship (Braga et al., 2014). In literature, the desire for independence and autonomy is most cited as the factor that motivates people toward entrepreneurship and is essentially seen as a pull factor (Kirkwood, 2009). On the other hand, work and family-related forces are categorized as push factors because

forces such as job and career dissatisfaction, lack of career progression/prospects, unemployment, desire for work/family balance, and family responsibilities – can motivate people to leave jobs and enter the entrepreneurial world (Braga et al., 2014; Kirkwood, 2009). Based on the literature, the push and pull factors of entrepreneurial motivation have been summarized in Table 1 and used to develop a codebook for deductive coding.

Table 1. Push and Pull Factors of Entrepreneurial Motivation

Push factors	Pull factors
<i>Unemployment</i>	<i>Desire for autonomy and independence</i>
<i>Job insecurity</i>	<i>Desire for self-fulfillment and achievement</i>
<i>Job dissatisfaction</i>	<i>Desire for higher income</i>
<i>Lack of career prospects</i>	<i>Economic freedom</i>
<i>Family obligations</i>	<i>Gaining higher social status</i>
<i>Desire for work-family balance</i>	<i>Use of personal knowledge and skill</i>
<i>Lack of higher education</i>	<i>Rejecting stereotypical feminine identities</i>
	<i>Market opportunity</i>
<i>Non-business family background</i>	<i>Government assistance</i>
	<i>Looking for a challenge</i>
	<i>Business familial background</i>

Source: Adapted from (Al Matroushi et al., 2020; DeMartino & Barbato, 2003; Džananović & Tandir, 2020; Greenfield & Nayak, 1992; Jennings & McDougald, 2007; Jyoti et al., 2011; Kirkwood, 2009; Kirkwood & Walton, 2010; Laure Humbert & Drew, 2010; Zgheib, 2018).

Literature Review

Defining Entrepreneurship

There is no unanimous definition of entrepreneurship; some scholars have conceptualized entrepreneurship as an outcome, i.e., the rate of self-employment or the emergence of start-ups; others consider entrepreneurship a creative, innovative, risk-taking, or resilient way of thinking or acting (Foss & Klein, 2012). An entrepreneur is a person who builds an enterprise with independence, motivation and diligence and has the initiative to start a business with creativity and innovation (Chowdhury, 2017).

Defining Disability

The World Health Organization divides disability into three categories: impairment in a person's physical structure or function (loss of a limb or vision); mental functioning (loss of memory), and limitation in activity, such as participation constraints in everyday activities such as social and leisure activities, working, or getting medical services, as well as problems in seeing, hearing, moving, or analytical capacity. The Persons with Disability Rights and Protection Act in Bangladesh (2013) refers "Disability," "Persons with Disabilities," to "any person who is physically, psychologically, and/or mentally not functioning properly due to social/environmental barriers; any person who can't take part actively in the society is considered to be disabled" (ILO, 2021; Ministry of Law, Justice & Parliamentary Affairs, 2013).

Prior Research on Disability and Entrepreneurship

Maritz and Laferriere (2016) state that the existing literature on disability entrepreneurship focuses on two terms interchangeably: self-employment and entrepreneurship to express economic self-sufficiency (Yamamoto et al., 2011). While entrepreneurship focuses on the invention or development of fresh and innovative offerings for the customers, self-employment, on the other hand, involves an individual working for oneself for self-benefit rather than making income from employment (Le, 1999; Schumpeter, 2000). Disability entrepreneurship allows social inclusion for people with disabilities, facilitating an equal chance for this population to start and operate a business (de Jong, 2011). People with disabilities are excluded from social, economic, and political processes because they do not have access to formal schooling or employment prospects (WHO, 2021; World Bank, 2021). Thus, entrepreneurship allows these people to break social and economic barriers. However, the path to entrepreneurial success is not easy for people with disabilities. Problems such as access to funds, lack of business knowledge, and relevant skills create significant barriers to venture creation (Renko et al., 2016; Saxena & Pandya, 2018).

Prior Research on Entrepreneurial Motivation for People with Disabilities

Entrepreneurs with disabilities are motivated by several factors, such as the desire to achieve economic independence, provide financial support to the family, and show that people with disabilities can be self-reliant, get social recognition, and overcome societal discrimination (Hsieh et al., 2019). Entrepreneurship allows them significant advantages, such as independence, the opportunity to set their speed and timetable, and address mobility concerns through running a business from home; as a result, entrepreneurship has emerged as a significant source of economic participation for the disabled (Pagán, 2009; Renko et al., 2016). Being present in the workforce is the primary motivator for people with disabilities, and pursuing entrepreneurship provides them with a feasible alternative to resolve the usual challenges related to traditional employment, such as negative perception, mobility difficulties, insufficient vocational training programs, and the absence of career advancement opportunities (Csillag et al., 2019). Challenges and limitations might be particularly noticeable for those with disabilities from all financial, societal, and personal forms, and overcoming all these barriers to achieve financial independence and get recognition work as an important motivational factor for entrepreneurs with disability (Maritz & Laferriere, 2016).

Methods

Research Context

Disability is spread worldwide, and a significantly large population of people with disabilities in Bangladesh warrants particular attention (Hussain, 2008). Based on an assessment of the available figures and estimates for developing nations by the World Health Organization (WHO) and World Bank, an overall disability rate of about 10% of the population remains a credible working estimate. Although women with disabilities make up a significant segment of our demographic, limited research is available on women entrepreneurs with disabilities and the motivational reasons that drive them toward entrepreneurship.

Research Design

We followed a qualitative research methodology using the multiple case study technique (Eisenhardt, 1989; Eisenhardt & Graebner, 2007) to identify the motivational reasons behind women entrepreneurs with disabilities undertaking business ventures. We used a qualitative research design instead of a quantitative one because qualitative research a) allows an in-depth exploration of non-numerical data (Creswell, 2013), b) helps to narrow down a vast area of research into a specific one (Creswell, 2013), and c) allows exploring an ongoing phenomenon within its real-life setting (Yin, 2017). We selected cases based on purposive sampling that follow the following criteria: a) owned by women entrepreneurs with disability, b) a small-scale enterprise, as defined by Bangladesh Bank, and c) has been in continuous operation for at least the past two years.

Data Collection and Analysis

We followed the four-phase case study checklist (foundation, prefield, field, reporting) developed by (Rashid et al., 2019) to conduct our study. First, we selected the interpretive paradigm, qualitative inquiry technique, and deductive research process in the foundation phase as our research foundations. Second, we decided on the research questions in the prefield phase and developed a case study protocol that included a) research methods, b) selection criteria, and c) interview protocol. Third, we conducted semi-structured in-depth interviews in the field to gather empirical data. With no preset restrictions on interview scope, semi-structured in-depth interviews guarantee that key themes will be addressed while staying open to unanticipated findings (Fylan, 2005; le Duc & Lindeque, 2018). From January to May 2021, we interviewed four disabled women entrepreneurs in three rounds. The interviews were conducted through Zoom to prevent face-to-face interaction during the COVID-19 outbreak. On average, each interview session lasted 45 minutes to an hour. The interview script focused on the following specific points: i) the business's origins, ii) the motives for launching a business, and iii) the challenges and prejudices/stigma faced by disabled women. As requested by the respondents, we have kept the names of the respondents and their respective businesses anonymous (See Table 2). We recorded (with permission) all the interviews, transcribed them verbatim, and ran a thematic analysis with Atlas.ti (Ryan & Bernard, 2003; Saldaña, 2015). To guarantee

the reliability, we conducted the interviews in Bengali and later translated them into English in a spirit of reflexive deliberation (le Duc & Lindeque, 2018).

Table 2. Respondent Profile

Case	1	2	3	4
Type of Disability	Visual	Hearing	Visual	Speech
Education	Post-Graduation	Graduation	Under Graduation	Post-Graduation
Year of establishment	2008	2018	2018	2016
Nature of business	Fashion & clothing	Food catering, fashion & clothing	Ethnic fashion & clothing	Ethnic fashion & clothing
Market focus	Dhaka & semi-urban areas	Dhaka & semi-urban areas	Dhaka & semi-urban areas	Dhaka & semi-urban areas
Industry focus	Manufacturing	Manufacturing & Service	Manufacturing	Manufacturing
Total staff	7	10	9	35

Source: Authors' own

Finally, we presented the case descriptions, participant descriptions, interpretation, and empirical material analyses in the reporting phase. We used Atlas.ti to arrange and sort all raw empirical data in the form of text transcriptions from interviews and observation notes. The interpretation process started with cross-checking the transcriptions with our observation notes made during the interviews. The purpose of doing so was to identify any gaps in the transcription. We shared the transcriptions with our participants to validate the data for feedback. After interpretation, we moved to the analysis stage.

For data analysis, we first developed a codebook with a set of codes representing the motivational factors corresponding to the push and pull theory of motivation from literature (Al Matroushi et al., 2020; Gabarret et al., 2017; Zgheib, 2018). Deductive coding is appropriate in this instance as it creates a pre-defined code list drawn from existing literature or converted from a theoretical framework (Miles et al., 2018). Next, we assigned the preset codes to the transcribed excerpts through the first and second cycle

coding to connect the theme codes using triangulation (Strauss & Corbin 1997). Individual cases were subjected to a within-case examination. Then, cross-case analyses were performed to compare the cases to ensure analytical generalization (Eisenhardt, 1989; Eisenhardt & Graebner, 2007).

Case Description

Case Snippet 1: Nazneen

Nazneen is the founder of *Nakshi Bazar*, a handicraft-based retail clothing start-up that started its journey in 2008. Her business idea stemmed from her personal experience, with her and her two other siblings being visually impaired and experiencing discrimination from her paid employment. Nazneen felt redundant at her workplace, and during this time, she started preparing to start a business.

Nazneen feels she was primarily pushed into entrepreneurship due to dissatisfaction with her career opportunities and future career prospects. Additionally, she and her siblings were skilled in handicrafts, and along with her management experience, Nazneen started her business focusing on handcrafted products. Nazneen also believes the need to secure greater earnings for the family and the desire for financial independence has led her towards entrepreneurship. As a woman with a disability, Nazneen has experienced firsthand the social stigma towards the disabled population, especially women. She always wanted to prove her worth to the world, and becoming an entrepreneur in charge of her business and finances has given her that satisfaction. She realizes the challenges of finding employment for people like her, and that realization prompted her to employ other women with disabilities in her business.

Nazneen continued to expand her business from handicrafts to custom-made clothing. She has also incorporated computer training facilities for other women with disabilities who want to start businesses.

Case Snippet 2: Rumana

Rumana has suffered from hearing impairment since childhood, but that has never stopped her from starting her catering and clothing business. Rumana started *Rumana's Heshel* in 2018 and offers diversified services: food catering and clothing items, i.e., hand and screen-printed t-shirts.

Rumana has an undergraduate degree in graphics design and a passion for cooking and painting. She considers her skills as a graphic designer,

coupled with culinary interests, to be the primary motivation behind her business. Additionally, her family's financial instability also prompted her entrepreneurship career. She finds a sense of satisfaction in running her business and having financial independence.

Case Snippet 3: Kaberi

Kaberi founded *Dresscode*, a clothing-based start-up that specializes in ethnic clothing for women. Growing up as an orphan with visual impairment, she was financially dependent on her siblings but always desired economic independence. Kaberi says the need for financial independence prompted her to start a business while pursuing her undergraduate studies.

Kaberi considers her strong desire for financial freedom, coupled with the need to support her family financially through additional earnings, led her to entrepreneurship. She plans to continue an entrepreneurial career as she finds that the job opportunities for disabled women are very few; thus, self-employment through entrepreneurship is her only choice.

Case Snippet 4: Mala

Mala started *Rainbow House* in 2016 while studying as an undergraduate student. *Rainbow House* is a fashion and clothing start-up specializing in ethnic attire for men and women. Her business concept comes from her passion for design and sewing and her negative working experiences as a speech-impaired individual. While at university, she worked for an online start-up where she felt she was taken advantage of and not properly reimbursed for her services. During this period, she started preparing to launch her business with assistance from her family members.

Mala feels she was primarily pulled into entrepreneurship for several reasons. First, her passion for design and sewing led her to capitalize on her skills. Second, as a disabled woman, she always realized the need to be financially stable, and entrepreneurship was the most viable route for her. Third, her dissatisfaction with her previous workplace prompted her to start on her own, where she could offer fair employment and remuneration to other women.

Findings and Discussion

Table 3 presents the motivators that the women entrepreneurs with disabilities expressed as their primary factors for pursuing entrepreneurship. The table is referred to in the subsequent sections.

Table 3. Push-Pull Motivational Factors and Example Quotes of Respondents

Pull factors	Illustrative quotes
<i>Economic freedom</i>	<p>I want to have financial stability in life – Nazneen</p> <p>I am an orphan... having money to live a secure life is most important to me – Kaberi</p> <p>I have always wanted to bear my expenses... have enough money to support myself – Mala</p>
<i>Desire for higher income</i>	<p>I am responsible for the financial well-being of my family...so money is a motivation – Nazneen</p> <p>My husband left his job... I have two children who I want to provide the best opportunities for – Rumana</p> <p>I want to earn more money so that I feel safe – Kaberi</p>
<i>Desire for self-fulfillment and achievement</i>	<p>I wanted to make a name for myself... also help others like me... I employ and train disabled people in my business – Nazneen</p> <p>I wanted to use my degree... helping others through my business feels good, makes me happy – Rumana</p> <p>I feel very proud that people wear my clothes... when they praise me I feel satisfaction...I am proud that many women are employed under me – Mala</p>
<i>Rejecting stereotypical feminine identities</i>	<p>Disabled people are not given respect... they think I cannot run a business because I am a woman plus disabled – Nazneen</p>
<i>Use of personal knowledge and experience</i>	<p>My sister and I are good at sewing... I gained some management skills from my job... I thought perhaps a business would not be a bad idea – Nazneen</p> <p>I have a degree in graphics design...I love painting... I love to cook for others... using that to reach people</p>

Pull factors	Illustrative quotes
	seemed like a great idea – Rumana
	I completed some courses on business management from Bangladesh Youth Enterprise... gained confidence to start on my own – Kaberi
	I have been designing and making my clothes since I was a teenager... I enjoy designing clothes – Mala
<i>Desire for autonomy and independence</i>	I do not want to be a burden on others... I want to be responsible for myself... make decisions – Mala
Push factors	Illustrative quotes
Job dissatisfaction	I was not valued in my job, and I just thought I would never be valued here and wanted to get out – Nazneen
	The people who hired me deceived me. They paid me next to nothing but got me to do all the work – Mala
Lack of career prospects	Mainstream job market does not have opportunities for disabled people -Nazneen
	People like me do not find jobs easily. If they do somehow, those are not good jobs – Kaberi

Source: Authors' own

As described in Table 3, six pull factors were identified to be significant influences for women with disabilities pursuing entrepreneurship. The respondents discussed four factors more frequently than others – economic freedom, higher income, self-fulfillment and achievement, and personal knowledge and experience. The findings mirror the literature on entrepreneurial motivation (Kirkwood, 2009; Singh & De Noble, 2005; Walker & Webster, 2007; Braga et al., 2014). Prior research states that entrepreneurship primarily stems from pull factors (Dalborg & Wincent, 2015; Orhan & Scott, 2001; Vorley & Rodgers, 2014; Segal et al., 2005; Tlaiss, 2015), echoing the findings of our present study. The respondents in our survey were "drawn" towards entrepreneurship for a variety of reasons, including a desire for financial independence, money, achievement, and satisfaction, as well as individual growth and the ability to make their decisions. For women with disabilities, the barriers and societal prejudices regarding their abilities have prompted them to be pulled into entrepreneurship as a means to attest to their worth and experience the

autonomy and independence they believe they lack. For example, Nazneen said, "I wanted to show everyone that I can do it." As per Kaberi, "I wanted to feel independent and responsible for my life and business." The motivations are further demonstrated through the other pull factors discussed by the respondents – rejecting stereotypical feminine identities and autonomy and independence. For example, as stated by Mala, "I want to make my own decisions." To summarize, the emphasis on economic freedom, achievement, and personal development placed by these women indicates that these facets were absent from their existence, and thus they were motivated and drawn into entrepreneurship to gain such aspects mirrors existing literature (Goby & Erogul, 2011; Itani et al., 2011; Madiche & Gallant, 2012). Although money was found to be a prevalent factor of entrepreneurial motivation for our respondents, prior research shows that money is not always a motivator for entrepreneurship (DeMartino & Barbato, 2003; Rosa & Dawson, 2006).

Table 3 illustrates the push factors identified as essential motivators for women with disabilities to take up an entrepreneurial career. Two key push factors were found to be discussed by the respondents – job dissatisfaction and lack of career prospects. It is suggested that coupled with the pull factors mentioned above, the respondents were also pushed into entrepreneurship simultaneously. The reasons for the push towards entrepreneurship are discrimination, exploitation, and negative stereotypes toward women with disabilities. The respondents described their experiences with employment as being negative, where they felt they did not have many opportunities for career progression and faced discriminatory organizational practices and seclusion. For example, Nazneen described her experience as follows: "I did not have a good working experience. It was difficult as a woman with a disability to be taken seriously and command respect from others..... My employers did not provide the needed organizational and infrastructural support for a visually impaired person like me." The respondents also discussed wage exploitation, where they felt they were not paid their dues even though they were as qualified and hardworking as their non-disabled counterparts. Mala described her work experience with an online start-up as, "My employers exploited me.... I think they thought since I am disabled, I could be easily deceived.... They gave me a lot of work.... I always delivered my work in time..... when it came to payment; my remuneration was much less than others."

The lack of career or job opportunities was also highly stressed by the respondents in our study. For people with disabilities, access to mainstream employment remains challenging because of a lack of access to formal education and infrastructural support. They are secluded from mainstream employment for lack of necessary education, societal discrimination, and negative attitudes towards this population. This aspect was echoed by respondents during interviews. For example, according to Kaberi, “For people like me, getting a regular job is not easy..... even if I have a university degree, do you think an employer wants to hire me?..... most people think we will become burdens.” Such lack of career prospects pushed women with disabilities from wage employment and into an entrepreneurial career as a means to address discrimination and lack of prospects for employment. These findings are similar to existing literature (Braga et al., 2014; Kirkwood, 2009).

The overall findings of our paper suggest that the women entrepreneurs with disabilities in Bangladesh were pulled into entrepreneurship by economic freedom, money, achievement, and personal development factors. Simultaneously, the respondents were pushed into entrepreneurship to overcome job dissatisfaction and lack of career opportunities in the employment market. The findings suggest that the women with disabilities in our study were not motivated by a single factor. Rather, multiple factors jointly prompted these women to pursue entrepreneurship, with the factors being a combination of push and pull ones simultaneously. Our findings mirror Kirkwood and Campbell-Hunt (2007), who state that entrepreneurial motivations are “complex and intertwined.” Our findings also find similarity to Hughes (2003), who states that “entrepreneurial motivation may not always be neatly delineated between push or pull (2003: 438), and therefore, are better viewed as a continuum between pull and push factors” (Granger et al., 1995: 501) (as cited in Tlaiss, 2015).

Implications for Policymaking and Future Research

Several policy implications emerge from our study. It is critical to address the motivations of women entrepreneurs with disability and promote the successful ones as role models to increase entrepreneurship among disabled women. The findings can be used by policymakers and related associations (government and non-government) to formulate and execute policies and programs to develop entrepreneurial solutions for women with disabilities in Bangladesh. First, these can include creating and spreading

awareness about the various business development programs specifically designed for women with disabilities to promote entrepreneurship, offering financial incentives through public and private commercial banks, and setting up training programs for developing management skills for women with disabilities. Second, establishing polytechnic, vocational, and industrial institutes that will help to strengthen the entrepreneurial abilities for disabled women.

Our current research is limited to the push and pull motivational factors for entrepreneurship only and does not consider the social, cultural, and economic environment in which women with disabilities operate. It is evident from the findings of our study that the push and pull factors identified underlie the socio-cultural and economic setting of the disabled population that is widely marginalized from mainstream social and economic activities. Future research can focus on how the social, cultural, and economic context ties into the push and pull factors influencing entrepreneurial motivation for this population. From a methodological perspective, our research is limited to only four cases, limiting analytical generalization. Further research can be conducted by expanding the number of cases from diverse businesses and from around the country. Additionally, gender comparison of motivational factors can shed light on whether the push-pull factors differ in the case of male and female entrepreneurs with disabilities.

Conclusion

This paper explores the motivational factors that influence women entrepreneurs with disabilities in Bangladesh to start a business activity. We adopted a qualitative research approach using multiple case study methodology with an in-depth interview protocol to understand the past and present life experiences of four respondents that motivated their entrepreneurial decisions. The respondents belonged to sectors such as fashion and clothing and food catering, and the responses suggest that desire for economic freedom, higher income, achievement, self-fulfillment, overcoming gender stereotypes, gaining autonomy, dissatisfaction in the job, and lack of career prospects in traditional employment were the primary motivations to start a business venture. Additionally, the responses indicate that the women EWDs in Bangladesh are motivated by a combination of push and pull factors in their choice to become entrepreneurs.

This is the first study exploring the push and pull factors influencing entrepreneurial motivations for women with disabilities in Bangladesh to the best of our knowledge. Women entrepreneurs and those with disabilities are yet to receive due attention at the policy level as a tool for human resource development. A reflection of this neglect can be seen in the scarce literature available in this stream of research. With the government's focus on supporting entrepreneurial start-ups, general awareness about entrepreneurship is building. In this scenario, this research helps to offer insight into the entrepreneurial motivation for women with disabilities, assesses the needs and gaps that require attention for policymaking, and offers a gender-disability context to advance the push-pull theory.

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