

Understanding Handipreneurship in Tunisia: How Barriers and Empowerment Shape Entrepreneurial Trajectories

Mohamed Amine Haddar

Lamided Laboratory and University of Sousse, Tunisia

DOI: <https://doi.org/10.47772/IJRISS.2025.91100436>

Received: 08 December 2025; Accepted: 14 December 2025; Published: 16 December 2025

ABSTRACT

This research explores the phenomenon of handipreneurship in Tunisia, with particular attention to the obstacles encountered by entrepreneurs with disabilities and the mechanisms through which they mobilize empowerment to initiate and sustain entrepreneurial activities. The study aims to understand how disabled individuals navigate structural, social, and psychological constraints, and how these challenges shape their entrepreneurial trajectories. To address these objectives, a qualitative research design was adopted, based on semi-structured interviews conducted with 14 Tunisian entrepreneurs with disabilities aged between 25 and 35. The interview protocol examined participants' socio-demographic characteristics, motivations, perceived barriers, and empowerment strategies throughout the start-up process.

The findings indicate that these entrepreneurs face a multidimensional set of constraints, including limited access to financial and institutional support, scarcity of inclusive infrastructure, social stigma, and reduced self-confidence linked to disability-related experiences. Despite these challenges, participants demonstrate strong agency by activating coping strategies and drawing on personal resilience, family support, peer networks, and collective initiatives. The results highlight a dynamic process in which handipreneurs transform adversity into entrepreneurial opportunities through the progressive development of personal skills, social capital, and a sense of self-efficacy.

Overall, the study provides empirical insight into how empowerment unfolds in the entrepreneurial journeys of entrepreneurs with disabilities in Tunisia. It contributes to the literature on inclusive and disability entrepreneurship by proposing an analytical framework that illustrates how empowerment mechanisms, individual, relational, and community-based, facilitate entrepreneurial emergence. The outcomes underscore the need for more inclusive policies, targeted support mechanisms, and awareness initiatives that foster equal access to entrepreneurship for people with disabilities.

Keywords: Handipreneurship; Disability; Entrepreneurship; Barriers; Empowerment.

INTRODUCTION

This dual identity of being with disability and being an entrepreneur places the individual at the intersection of persistent structural constraints, such as mobility limitations (Mbayong, 2024), multiple forms of discrimination (García & Capitán, 2021), economic marginalization (Saxena & Pandya, 2018), and the proactive pursuit of business creation (Dakung et al., 2023). Entrepreneurs with disability engage in a continuous effort to align their personal abilities, experiential knowledge, and entrepreneurial ambitions (Blass & Ketchen, 2014). Beyond the personal dimension, handipreneurship also contributes to the economic dynamism of national contexts and is increasingly recognized as a relevant field within entrepreneurship studies.

While previous research has examined the motivations that lead individuals with disabilities to entrepreneurship (Billion et al., 2025), far fewer studies have explored the specific barriers that emerge during the entrepreneurial start-up stage (Abd Rahim et al., 2021; Mohammed & Jamil, 2015). Yet, this initial phase is decisive, particularly

in contexts where institutional and socio-economic infrastructures do not adequately support people with disabilities.

The present article focuses on handipreneurship in Tunisia and seeks to deepen the understanding of how disabled entrepreneurs overcome start-up obstacles through processes of individual empowerment. More specifically, this research aims to address the following question:

Which obstacles Tunisian entrepreneurs with disability face and how they overcome the entrepreneurial start-up barriers through an individual empowerment logic?

To address the research question, the article is structured into several interconnected sections. The second section provides a comprehensive overview of the existing literature on handipreneurship, shedding light on how entrepreneurship among individuals with disabilities has been conceptualized and examined. The third section explores the barriers faced by these entrepreneurs, emphasizing the structural, financial, social, and psychological constraints that shape their entrepreneurial trajectories. Section four introduces the concept of empowerment, detailing its core dimensions and its relevance within the context of disability and entrepreneurial agency. Section five situates the discussion within the Tunisian context by outlining the lived realities of individuals with disabilities and the national framework that influences their opportunities. Section six presents the methodological approach adopted for this study, while section seven reports the empirical findings. Finally, section eight offers a critical discussion of these findings and positions them within the broader scholarly literature.

Handipreneurship: disability within the entrepreneurial sphere

According to the World Health Organization (2023), around 16 % of the world's population lives with disability, having a high multi-sectoral rate of unemployment, noticeable specifically in labour-intensive sectors (Lu et al., 2025). To deal with this situation, many individuals with disability take the entrepreneurial path, in which they can avoid stigmatization or discrimination due to their physical or psychological deficiencies. In recent years, this phenomenon of entrepreneurship of disabled individuals has attracted researchers' attention with an increase in scientific papers (Bakker & McMullen, 2023; Mbayong, 2024). But this research area is still scarcely proven by the absence of a consensus on a definition that fully integrates the dual dimensions of disability and entrepreneurship (Billion et al., 2024; Klangboonkrong & Baines, 2022). Disability is acknowledged "as a limitation, a difficulty or an impairment endured by an individual leading to a restriction in executing an action or an effort" (Dhar & Farzana, 2017). Entrepreneurship is defined by Chelba and Mihaila (2025: p1) as "a process that consists of identifying and pursuing a business opportunity, to capitalize on it. It is a process that takes place in different environments and business units that causes changes ... creating values for both individuals and society". Thus, individuals with disabilities engage in entrepreneurship not solely to exploit business opportunities or to create economic value, but also as a means to achieve self-sufficiency and autonomy, thereby reducing their dependence on employers for social and professional inclusion. Mbayong (2024) and Queruel et al. (2023) state that the level of satisfaction among self-employed disabled entrepreneurs is much higher than among those who are employed by other people. For Miller and Le Breton-Miller (2017), entrepreneurs with disability find themselves excluded from the economic sphere and have no other option than pursuing an entrepreneurial path so they can feel involved in working and develop a viable business. Given the appropriate circumstances, conditions, and opportunity, these individuals possess the potential to constitute a significant force in the country's social and economic advancement (Dhar & Farzana, 2017).

Barriers encountered by entrepreneurs with disability:

Entrepreneurs with disabilities face a distinct configuration of structural, financial, and social barriers that shape both their entry into and progression within entrepreneurial activity (Mbayong, 2024). Persistent labour-market exclusion, rooted in discriminatory hiring practices, inaccessible work environments, and limited advancement opportunities, continues to position entrepreneurship as a compensatory strategy for economic and social participation (Queruel et al., 2023). In this context, self-employment is pursued not merely for value creation but as a pathway to autonomy and control over work conditions. Personal development constitutes a structural barrier for entrepreneurs with disabilities, as limited access to education from an early age often constrains opportunities

for social interaction and, in turn, undermines the development of self-confidence. This situation severely restricts their career opportunities, leading to persistently low employment rates and exacerbating poverty levels within this population (Hsieh et al., 2019). Tiasakul et al. (2024) elaborated a systematic review to explore barriers faced by people with disability. They found that limited access to quality education is the first barrier entrepreneurs with disability face, which includes a lack of entrepreneurial education too. Discrimination also plays a role in the personal development of individuals with disability (Mbayong, 2024). The greater the discrimination they face, the more individuals with disabilities withdraw, experience psychological distress, and lose confidence in their ability to undertake entrepreneurial activities.

Further obstacles faced by entrepreneurs with disability can be structured as environmental or infrastructural, such as inadequate transport systems, limited accessibility of business location, mobility-related constraints, lack of appropriate business support services, and absence of customized administrative procedures which affect daily operations (Billion et al., 2025). Numerous studies stated that exposure to a hostile environment can strengthen individuals with disability's motivation to mobilize self-efficacy, ultimately encouraging them to establish their own ventures and secure self-employment (Dakung et al., 2023). These barriers may vary depending on the context and the different cultures and institutions where EWD live (Bagheri & Abbariki, 2017). In some countries, governments set up extra support for people with disability by offering legal protection, better infrastructure layout, etc. (Billion et al., 2024). These countries with advanced standards may have cultivated citizens with a higher level of awareness towards disabled individuals (Tiasakul et al., 2024).

The financial aspect represents another barrier to entrepreneurs with disability (Dakung et al., 2023) as they consistently face significant and multifaceted financial constraints that impede the creation and expansion of their enterprises (Hsieh et al., 2019). Previous researches illustrate that accessibility to capital constitutes one of the most prevalent barriers, as entrepreneurs with disability frequently lack adequate personal financial resources and predominantly depend on familial, restricted social networks, or minimal personal savings to initiate entrepreneurial activities (Koza, 2018; Meng & Kim, 2025; Mbayong, 2024). This dependency is intensified by structural limitations within formal financial frameworks, where banking institutions frequently demonstrate reluctance to provide credit or even provide adequate information about available loans and grants (Mohammed & Jamil, 2015; Tiasakul et al., 2024). Empirical studies show that poor credit scores, limited asset accumulation, and the high cost of impairment-related support devices further undermine their eligibility for financial support (Dakung et al., 2023; Harris et al., 2013). These obstacles reflect not only resource deficits, such as a lack of financial literacy, limited social capital, and insufficient understanding of financial mechanisms, but also reflect institutional discrimination that restricts the financial inclusion of people with disabilities (Sarker, 2020). Furthermore, while alternative financing modalities, such as microfinance, crowdfunding, and peer-to-peer lending, have gained attention and offer novel pathways for capital procurement, these strategies remain disproportionately accessible and insufficient to alleviate the systemic exclusion experienced by entrepreneurs with disability (Caldwell et al., 2020). Consequently, the majority of entrepreneurs with disability operate at subsistence levels, unable to scale their businesses or benefit from economies of scale, thereby reinforcing a cycle of constrained growth and limited entrepreneurial viability (Billion et al., 2025; Caldwell et al., 2016).

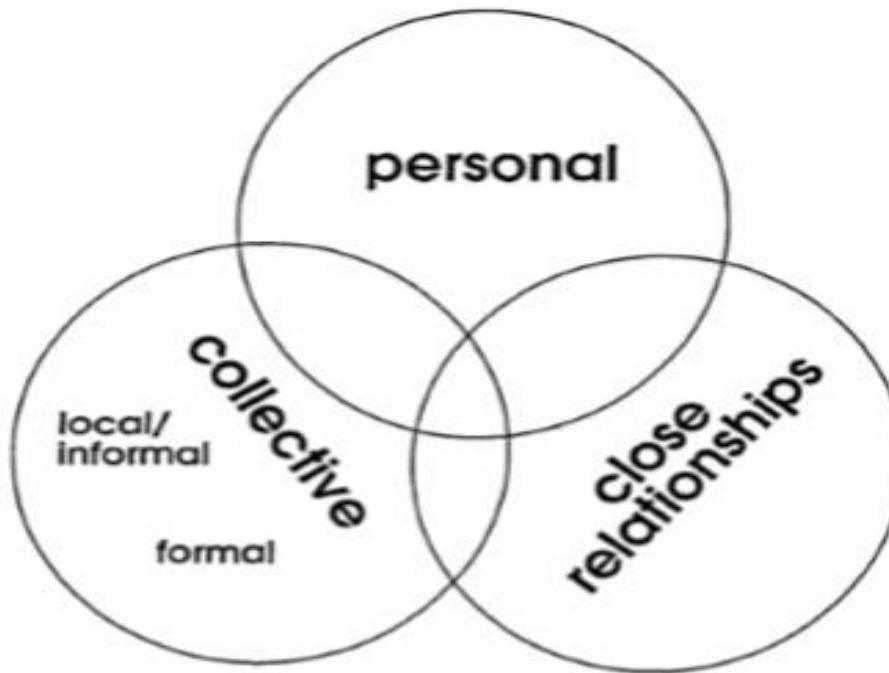
Despite the structural and contextual obstacles encountered, entrepreneurship remains a powerful catalyst for empowerment, autonomy, and the reconstruction of personal and professional identity among individuals with disabilities. Their engagement in entrepreneurial activities is shaped by a combination of pull factors, such as aspiring for independence, self-realization, and meaningful self-expression, and push factors such as persistent unemployment, limited career progression, or dissatisfaction with subordinate roles in traditional labor markets (Billion et al., 2025; Maritz & Laferrriere, 2016). Social reinforcement, particularly from family networks, peer support, and inclusive public policy schemes, further strengthens entrepreneurial intentions and the perceived feasibility of business creation (Mbayong, 2024). In this sense, entrepreneurship offers individuals with disabilities a pathway to regain control over their socioeconomic trajectories, foster a sense of agency and self-esteem, and engage more fully in social and economic life (Suarez-Balcazar et al., 2023). By cultivating and leveraging professional and social networks, entrepreneurs with disability enhance their social embeddedness, expand opportunities for recognition, and reinforce their inclusion within broader societal structures (Caldwell et al., 2020).

The Concept of Empowerment:

The concept of empowerment emerged in the nineteenth century within broader social and political struggles advocating equality for marginalized groups, including racial minorities, women, and people with disabilities (Macdonald et al., 2022). Over time, what began as a tool of collective resistance has evolved into a multidisciplinary analytical framework across sociology, psychology, public health, community development, organizational studies, and disability research (Macdonald et al, 2022). Matson-Barkat et al. (2022) defined empowerment as "*an iterative process in which people who lack power set personally meaningful goals oriented toward increasing power, taking actions toward these goals and observe and reflect on the impact of these actions, drawing on their evolving self-efficacy, knowledge, and competence related to the goal*". The authors primarily emphasize the relationship between empowerment and goal-setting, arguing that when these elements are effectively mobilized, they contribute to a meaningful expansion of individual power. The process is driven by experiential learning, whereby reflection on action gradually enhances self-efficacy, knowledge, and competence. Through this continuous feedback loop, empowerment becomes a self-reinforcing mechanism that enables marginalized individuals to progressively build agency and control over their circumstances

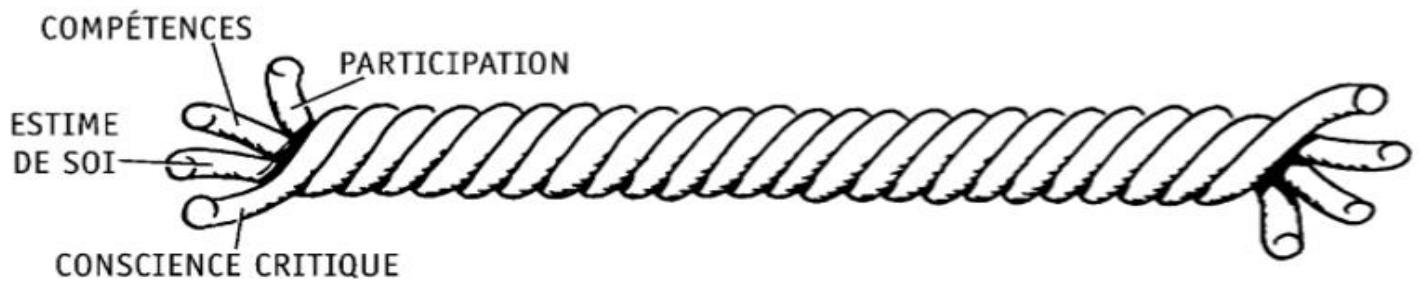
Rowland (1995) highlighted a framework comprising three interdependent dimensions of empowerment. Personal empowerment involves building self-esteem and confidence to resist internalized oppression. Relational empowerment concerns the capacity to assert one's needs, negotiate roles, and participate in social interactions where influence is shared. Collective empowerment refers to engaging in shared decision-making, mobilizing supportive networks, and pursuing collective goals. These dimensions reinforce one another, allowing individuals to transition from internal transformation to broader forms of participation and agency.

Figure 1 - Model of Empowerment (Rowlands, 1995)



Ninacs (2002), as for him, identified three corresponding forms of empowerment, individual, organizational, and community, and by detailing four core components that underpin individual empowerment: participation, competence, self-esteem, and critical awareness. Participation reflects a gradual shift from passive involvement to active engagement in decision-making. Competence encompasses the acquisition of technical, social, and cognitive skills, which is particularly essential for people with disabilities confronting structural barriers. Self-esteem concerns the reconstruction of a positive self-perception that counteracts internalized stigma (Mota et al., 2020). Critical awareness enables individuals to recognize that their challenges stem from social inequalities rather than inherent deficits, thereby opening the way for systemic change. These components function interdependently, much like the strands of a cable: the empowerment process gains strength as each component develops, but weakens if any strand is compromised (Ninacs, 2002).

Figure 2 - Process of Individual Empowerment (Ninacs, 2002)



In the context of disability, empowerment denotes a multidimensional process through which individuals strengthen their self-determination, rebuild their social status, and expand their capacity to act across personal, social, and professional domains (Suarez-Balcazar et al, 2023). As Macdonald et al. (2022) argues that empowerment is not a final state but a dynamic and iterative trajectory. Its etymology captures its dual nature as both the process of gaining control and the resulting expansion of agency. This is particularly pertinent for individuals with disabilities, many of whom must counteract internalized stigma, reconstruct self-image, and cultivate psychological resilience to overcome the cumulative impacts of exclusion (Eliassen, 2024).

Thus, empowerment, within disability research domain, aims to counter marginalization, expand autonomy, and enhance participation in social and economic life (Maziriri et al., 2017). It does not merely seek to improve material conditions but to enable individuals to make meaningful choices, pursue personal and professional aspirations, and reclaim control over their trajectories. (Mbayong, 2024) argues that experiences of discrimination often catalyze empowerment by motivating individuals to resist exclusion and develop strategies for independence. These dynamics are particularly evident in the domain of entrepreneurship. For people with disabilities, entrepreneurial activity provides a space to redefine identity, enhance self-worth, and gain social and economic recognition (Renko et al., 2016). Entrepreneurship allows individuals to shape their work environment, adapt activities to their functional constraints, and navigate social interactions on their own terms. It therefore serves not only as a means of income generation but also as a vehicle for self-affirmation, autonomy, and social integration (Caldwell et al., 2016). Through engagement in professional networks, training programs, associations, and community initiatives, entrepreneurs with disability strengthen both individual autonomy and collective belonging (Billion et al., 2025).

For the purposes of this study, we adopt the theoretical lens of individual empowerment to analyze how Tunisian entrepreneurs with disability navigate and overcome the constraints inherent to entrepreneurial start-up. This framework enables a nuanced understanding of the psychological, social, and structural strategies these individuals mobilize as they confront discrimination, limited access to resources, and institutional shortcomings while constructing pathways toward autonomy, agency, and self-realization.

Disability in Tunisia

The number of individuals with disabilities, in Tunisia, is considerable, with 345,000 persons present a profound handicap according to the last census in 2024 (National Institute of Statistics INS). According to the INS, an estimated 1,373,000 individuals in Tunisia present multiple forms of disability, which represent approximately 12.2% of the national population. Tunisian legislation grants people with disabilities a specific legal status that entails positive discrimination. Article 48 of the Tunisian Constitution states: *"The State shall protect persons with disabilities from all forms of discrimination. Every citizen with disabilities is entitled to the measures necessary to ensure full integration within society"*. The disability card issued by the Ministry of Social Affairs provides access to several rights, including free transportation and tax benefits.

These institutional measures constitute significant steps forward. However, they remain insufficient to fully counterbalance the socio-economic, infrastructural, and cultural challenges faced by this population. It is within this context that entrepreneurship emerges as a critical form of agency.

METHODS

To explore the research field and get deeper insights, we adopt a qualitative methodological approach, consistent with the objective of understanding individuals with disabilities' experiences and their entrepreneurial logic in the Tunisian context. A total of fourteen Tunisian entrepreneurs with disability participated in this study, aged between 25 and 35, a relatively young entrepreneurial population compared to what is commonly observed in international literature. Participants were selected through purposive sampling method. Purposive sampling consists of deliberately choosing participants due to their qualities and knowledge or experience about the studied subject (Etikan, 2016). Participants are, here, selected following criteria assigned by the researchers. It's also called judgmental sampling or selective sampling since it relies on judgment of the researcher when it comes to selecting the interviewees (Rai & Thapa, 2015). In this study, participants must have a disability, aged between 25 and 35 and have experience with entrepreneurship so they can afford significant information given that the aim of this research is not to generalize statistically, but to produce an in-depth understanding of how empowerment manifests itself in the entrepreneurial practices of Tunisian individuals with disabilities.

Among the fourteen participants, ten were born with a disability, and four acquired their disability following an accident. This diversity of physical and biographical experiences provides rich comparative material regarding the formation of entrepreneurial identity and empowerment processes. The interviews lasted between one 42 and one 87 Mn each. The data were collected through semi-structured interview guide comprising key themes: personal and family background, educational and professional experiences, motivations for entrepreneurship, perceived obstacles and constraints during the entrepreneurial start-up phase, and the strategies implemented to overcome these barriers. The guide was applied flexibly to encourage spontaneous elaboration and personal reflection. This approach is consistent with Giordano's (2003) notion of "empathetic understanding," which emphasizes the need to create conversational conditions that allow participants to speak freely while being genuinely heard. The analysis followed a manual and iterative process. It began with open coding of all transcripts and observational notes to identify emergent codes, followed by pattern coding to group these into broader categories.

To ensure credibility and confirmability, member checks were conducted with participants to validate interpretations, and an audit trail of coding decisions was maintained. This methodological strategy provides a rigorous basis for mapping barriers and motivation to entrepreneurship and analyzing how entrepreneurs with disability navigate the entrepreneurial process in the Tunisian context.

FINDINGS

This study explores the challenges and motivations of Tunisian entrepreneurs with disability in initiating their entrepreneurial projects, shedding light on the complex interplay between structural barriers, social attitudes, and personal agency.

Barriers faced by entrepreneurs with disability:

Participants consistently reported that a lack of adequate infrastructure, particularly limited access to education and vocational training, significantly hindered their professional development. This under-qualification, in turn, restricted their employment opportunities and fair compensation, leading many to precarious economic situations and unemployment.

Participant 3: *"Since I was young, schools were never really prepared to receive someone like me. The buildings were not accessible, the teachers didn't know how to deal with my disability, and I always felt that I had to fight twice for the same opportunities. Later, when I wanted to attend vocational training, it was the same story; no adapted infrastructure, no transportation, nothing. At some point you tell yourself: this system is not made for me".*

These findings align with previous studies (Mohammed & Jamil, 2015; Mbayong, 2024) demonstrating that disability and poverty are mutually reinforcing, each exacerbating the other.

Social discrimination emerged as another critical challenge. All participants reported experiencing perceived discrimination in various forms, including stereotyping and exclusion, which negatively affected their psychological well-being. Many described becoming introverted, isolating themselves, and avoiding social interaction due to feelings of unease.

Participant 10: *"People don't say it directly, but you feel it. When you enter a place, they look at you with pity or surprise. Many employers told me politely that the job 'might be difficult' for someone like me. After hearing this many times, I stopped trying. I isolated myself for a while because I was tired of proving my worth".*

This social marginalization was particularly pronounced in the workplace, where some employers opted to offer financial compensation rather than recruit disabled employees, highlighting the combined effects of societal prejudice and weak governance.

Thirteen participants also highlighted the insufficient role of the state in protecting their rights and providing adequate support structures, revealing a systemic neglect that further compounded the difficulties they faced. They emphasize that although laws exist in Tunisia to protect the rights of individuals with disabilities, these regulations are often not enforced, further reinforcing barriers to professional and entrepreneurial participation.

Participant 6: *"In Tunisia, we have laws on paper, but in reality, you are alone. When I tried to get help for my project, I was sent from one office to another. The support structures are not functional. You feel abandoned by the institutions that are supposed to protect your rights"*

These results accord with those of Dakung et al. (2023) and Hsieh et al. (2019), which indicate that individuals face discrimination and social exclusion throughout the employment process, ultimately restricting their access to stable work opportunities.

Participants, also, face numerous obstacles specific to entrepreneurial start-up. Economically, twelve participants reported having limited savings due to low-paying initial employment, which complicated access to credit. They often had to exert additional effort to convince financial institutions of their capabilities, confronting persistent discriminatory perceptions that questioned their competence.

Participant 2: *"I worked for years but earned very little, so I didn't have enough savings. When I applied for a loan, the bank refused because my project was 'too risky.' I knew it was not about the project, it was about me. That kind of judgment discourages many of us from even trying"*

Participant 11: *"The banks look at you as if being disabled automatically means you are not capable. The first thing they asked me was who would 'physically manage the business.' I had to explain again and again that I am fully capable. In the end, I relied on my family's savings because the financial institutions simply didn't trust me".*

Previous papers (Dhar & Farzana, 2017; García & Capitán, 2021; Saxena & Pandya, 2018) mentioned this barrier as hindering the entrepreneurial process and slowing down the transition from intention to actual business.

Social obstacles were similarly prevalent, with twelve participants reporting experiences of social exclusion and prejudicial attitudes that discouraged their entrepreneurial aspirations. Psychological obstacles were equally significant, with over 70% of participants reporting internal conflict when facing injustice or recognizing their lack of formal qualifications, highlighting the emotional burden inherent to navigating structural, social, and personal challenges simultaneously. **Participant 8:** *"There were days when I doubted myself. You grow up hearing that people like you should not take big risks. So, when you face injustice or humiliation, you start asking: maybe they are right? It's an internal conflict that nobody sees, but it shapes your decisions".*

Motivation to entrepreneurship:

Despite these multifaceted challenges, participants demonstrated strong motivation to pursue entrepreneurship. Motivational factors were analyzed using the framework of Jean and Forbes (2012), encompassing classic drivers, forced circumstances, factors related to personal and professional life, and intrinsic motivations. Eleven

participants indicated that the desire for independence or the recognition of business opportunities, self-realization and personal growth as central to their decision motivated their entrepreneurial choice. **Participant 13:** “*Entrepreneurship was my way to regain control over my life. I was tired of depending on people or on a system that does not work. When you have your own project, you decide everything. For me, that freedom is priceless*”. This corresponds with Mbayong (2024) observation that entrepreneurs with disabilities tend to establish businesses as part of their quest for personal and economic independence.

Twelve cited financial improvement as a key incentive, while thirteen emphasized self-realization and personal growth as central to their decision. Nine participants reported that entrepreneurship offered a way to increase self-confidence, become their own boss, and challenge the limitations imposed by their disability. Additionally, for nine participants, entrepreneurship was a necessary choice: five reported dissatisfactions with their current employment, while four pursued entrepreneurship as a solution to unemployment. These findings illustrate how both voluntary and compelled motivations can drive disabled individuals to engage in entrepreneurial activity.

Life-related factors were also significant. Participants emphasized that entrepreneurship provided greater flexibility in work schedules and the ability to work from home, accommodating their specific needs and limitations. Thirteen participants noted that being their own boss allowed them to reconcile their physical constraints with their desire for creativity and personal development. Furthermore, the decision to pursue entrepreneurship was often influenced by social encouragement, with family, friends, and professional networks providing critical support and motivation.

Intrinsic motivations, including skill utilization, social advancement, and self-confirmation, were consistently emphasized. Approximately 70% of participants explicitly linked these motivations to the concept of empowerment, recognizing the importance of agency and active engagement in achieving personal and professional goals. Participants reported participating in public events, fairs, training sessions, and association activities, often assuming leadership roles or serving as examples of success. Public speaking was particularly valued, with respondents highlighting the role of feedback and responsiveness in refining their abilities and enhancing their visibility. Practical skills and continuous self-training were also identified as essential mechanisms to overcome start-up challenges, consistent with the findings of (Klangboonkrong & Baines, 2022).

Self-esteem and self-acceptance emerged as central elements of the empowerment process. Twelve participants stressed the importance of accepting themselves to move forward and achieve their objectives, while nine demonstrated the ability to critically evaluate their strengths and weaknesses. Participants described problem-solving as an individualized process, treating challenges as temporary and solvable phases. In this context, entrepreneurial success was closely tied to self-awareness, tolerance, and self-efficacy, echoing (Caldwell et al., 2020). Participants emphasized “critical awareness” in guiding their entrepreneurial journey, asserting that solutions should be informed by personal judgment rather than societal expectations. In addition, twelve participants acknowledged the strategic value of political engagement and affiliation as a mechanism to support autonomy and enhance their ability to navigate systemic barriers.

Collectively, these results indicate that Tunisian entrepreneurs with disability actively engage all dimensions of the empowerment process, including participation, skill development, self-efficacy, and critical consciousness, to overcome structural, social, and psychological obstacles. Despite pervasive challenges, participants demonstrated resilience, motivation, and a proactive approach to entrepreneurship, drawing on both internal capacities and external support. These findings align with Maziriri et al. (2017), highlighting that empowerment processes play a central role in enabling disabled entrepreneurs to achieve economic independence, social recognition, and personal fulfillment.

DISCUSSION

The study’s findings underscore a complex and multilayered interplay between structural, financial, social, and psychological constraints shaping the entrepreneurial trajectories of Tunisian entrepreneurs with disability. While these results resonate with global evidence, they also reveal context-specific patterns that nuance existing theorization on disability entrepreneurship.

First, our results reinforce the dominant consensus in disability entrepreneurship research that structural barriers such as inaccessible infrastructure, limited mobility, and rigid administrative systems, continue to constrain entrepreneurial activities for individuals with disabilities. Klangboonkrong and Baines (2022) observe that such barriers are not peripheral but constitutive of disability entrepreneurship, reflecting a persistent mismatch between disabled bodies and their socio-material environments. Our participants' accounts strongly align with this pattern, yet they also introduce an important contextual nuance: Tunisian entrepreneurs with disability often reinterpret structural exclusion as a catalyst for autonomy-seeking behavior. Rather than simply inhibiting participation, these barriers contribute to framing entrepreneurship as a strategic escape from ableist labor markets and an attempt to regain control over one's working environment, an interpretation consistent with emerging discussions on the contextual embeddedness of disabled entrepreneurs.

Second, the financial obstacles faced by the interviewees further echo global findings. Participants reported substantial difficulty accessing formal credit, a lack of financial information, and reliance on informal family-based resources, issues widely documented across countries. Mohammed and Jamil (2015) demonstrated that disabled entrepreneurs are statistically more likely to face barriers to finance than non-disabled entrepreneurs due to stereotypes, discriminatory practices, and poor credit histories. Our results reinforce this interpretation: Tunisian entrepreneurs with disability repeatedly described banks' reluctance to provide loans and their low financial literacy as major constraints, aligning with the broader literature on systemic financial exclusion. These difficulties confirm that financial barriers are not incidental but structural and institutionalized, revealing persistent biases within formal financing systems.

Third, from a psychological and relational perspective, the centrality of resilience, self-efficacy, and social support emerges clearly in our data. This is consistent with empowerment literature, yet recent work by Meng and Kim (2025) and Mota et al. (2020) provide deeper insight into the mechanisms at play. Their findings show that psychological variables operate differently for individuals with disabilities compared to mainstream assumptions: entrepreneurial self-efficacy may not always enhance motivation, and resilience may both undermine self-confidence and simultaneously strengthen entrepreneurial drive. Such paradoxes resonate with our participants' narratives, where entrepreneurship is pursued despite periods of low confidence, internalized stigma, or fluctuating self-belief. Family support, too, plays a decisive role, echoing the significant influence of social capital identified in both empowerment theory and recent psychological studies.

Fourth, our results highlight the ambivalent duality between entrepreneurship as a necessity and as an opportunity. While necessity-driven entrepreneurship is widely documented in contexts of exclusion, the Tunisian entrepreneurs with disability's experiences reveal a mix of economic, social, and psychological aspirations. Entrepreneurship is simultaneously a refuge from inaccessible labor markets and a proactive strategy to achieve empowerment, recognition, and personal fulfillment. This duality challenges linear assumptions embedded in the individual-opportunity nexus framework and supports critiques by Klangboonkrong and Baines (2022) that mainstream theories insufficiently account for non-economic value creation, such as identity reconstruction, social inclusion, and dignity restoration.

Fifth, the findings illuminate a key yet often overlooked dimension: the role of entrepreneurship education and training. While participants in our study reported limited access to structured training, the broader literature indicates that entrepreneurship education is foundational for empowerment and venture success. However, Tiasakul et al. (2024) demonstrate that such programs remain largely inaccessible to individuals with disabilities due to pedagogical, technological, social, and institutional barriers. This mirrors the Tunisian situation, where participants described a lack of tailored support and training opportunities that account for mobility constraints, digital accessibility, or differentiated learning needs. The international evidence suggests that inclusive training, rooted in universal design principles, personalized methodologies, and supportive learning communities, is essential for enabling individuals with disabilities to fully develop entrepreneurial competencies and overcome structural disadvantages.

Finally, the Tunisian data add theoretical nuance by showing how empowerment operates both as a driver and an outcome of entrepreneurial engagement. The process is not merely skill-based but deeply relational and identity-oriented. Participants mobilized personal agency, family support, peer networks, and associative engagement to confront ableism and structural scarcity. This aligns with Meng and Kim's (2025) demonstration

that psychological forces such as resilience and self-stigma can paradoxically fuel entrepreneurial motivation under conditions of marginalization. It also supports calls from disability entrepreneurship scholarship to move beyond deficit-based approaches and consider entrepreneurship as a mechanism for generating social, emotional, and community-level value.

CONCLUSION

This study examined the socio-demographic profiles, motivations, and barriers encountered by Tunisian entrepreneurs with disability, while shedding light on the empowerment mechanisms through which they navigate, negotiate, and sometimes transform these constraints. By focusing specifically on the start-up phase, still insufficiently addressed in disability entrepreneurship research, this work deepens our understanding of how individuals with disabilities mobilize agency, creativity, social support, and resilience to convert adversity into opportunities for economic participation, social recognition, and personal fulfilment.

Theoretical Contribution

The research contributes to disability entrepreneurship scholarship in several ways. First, it enriches the growing literature on handipreneurship through empirical evidence from a North-African context where institutional weaknesses, infrastructural barriers, and social perceptions of disability differ markedly from the Western settings that dominate current research. This contextual repositioning answers ongoing calls for more geographically diverse perspectives in inclusive entrepreneurship studies. Second, the findings demonstrate that empowerment is both an antecedent and an outcome of entrepreneurial engagement. Rather than a linear process, empowerment unfolds as a dynamic cycle in which entrepreneurship serves not only economic purposes but also psychological needs, including identity reconstruction, dignity restoration and social belonging. Third, the study advances empowerment theory by showing how personal agency, social capital, and collective engagement intersect to counteract structural barriers. The mechanisms highlighted, self-esteem, critical awareness, skill development, and family or associative support, offer a more holistic view of empowerment in marginalized contexts.

PRACTICAL AND POLICY IMPLICATIONS

From a practical and policy perspective, the findings underscore the need for more inclusive entrepreneurial ecosystems. Firstly, tailored training programs adapted to diverse abilities, mobility limitations and learning styles are essential, as mainstream programs remain largely inaccessible to many disabled entrepreneurs. Secondly, improving access to finance, through adapted loan schemes, flexible repayment conditions and simplified administrative procedures, would significantly reduce one of the most persistent barriers to business creation. Thirdly, stronger implementation of anti-discrimination legislation and more equitable access to support structures are needed to ensure that individuals with disabilities can participate in entrepreneurial activities on equal terms. Finally, better coordination among institutions and greater flexibility in public services could alleviate bureaucratic burdens, ultimately fostering not only business emergence but also social inclusion, economic autonomy, and psychological well-being.

LIMITATIONS

Despite its contributions, this research is not exempt from limitations. The sample size, although analytically rich, remains limited and was obtained through convenience and purposive sampling, restricting the generalizability of the results. The age distribution of participants does not capture the experiences of younger or older entrepreneurs with disabilities, and reliance on self-reported narratives may introduce bias linked to memory or self-representation.

DIRECTIONS FOR FUTURE RESEARCH

Future research could build on these findings in several ways. Firstly, expanding the population studied to include older individuals, women with disabilities or entrepreneurs from rural and interior regions would allow for more

comparative insights. Secondly, the experiences of immigrant or transnational entrepreneurs with disability could be examined to understand how mobility and diasporic networks shape empowerment processes. Thirdly, further work might explore the long-term psychological effects of entrepreneurial engagement, particularly in relation to resilience, identity and subjective well-being. Fourthly, the growing role of digital platforms as alternative spaces for accessible entrepreneurship deserves closer attention, particularly in contexts where physical mobility remains a major constraint. Finally, longitudinal research tracking entrepreneurial journeys from ideation to growth and potential exit would provide a deeper understanding of how empowerment evolves over time and how policies, programs and institutional practices facilitate, or hinder, these trajectories.

REFERENCES

1. Abd Rahim, N., Mohamed, Z., Amrin, A., & Masrom, M. (2021). Impact of Self-Regulated Learning on Entrepreneurial Opportunity Recognition and Academic Entrepreneurship Performance. *International Journal of Innovation and Technology Management*, 18(04), 2150016. <https://doi.org/10.1142/S0219877021500164>
2. Bagheri, A., & Abbariki, M. (2017). Competencies of disabled entrepreneurs in Iran: Implications for learning and development. *Disability & Society*, 32(1), 69-92. <https://doi.org/10.1080/09687599.2016.1268524>
3. Bakker, R. M., & McMullen, J. S. (2023). Inclusive entrepreneurship: A call for a shared theoretical conversation about unconventional entrepreneurs. *Journal of Business Venturing*, 38(1), 106268. <https://doi.org/10.1016/j.jbusvent.2022.106268>
4. Billion, J., Sahut, J.-M., Doussard, C., & Dang, R. (2024). Qu'apporte l'étude des entrepreneurs en situation de handicap à la littérature entrepreneuriale ? Une revue systématique de la littérature. *Management international*, 28(1), 80-91. <https://doi.org/10.59876/a-c1st-75g0>
5. Billion, J., Tessier-Dargent, C., & Renouf, J. (2025). Exploring the determinants of business sector choice among entrepreneurs with disabilities. *The International Journal of Entrepreneurship and Innovation*, 14657503251365169. <https://doi.org/10.1177/14657503251365169>
6. Blass, F. R., & Ketchen, D. J. (2014). So, you want to be an entrepreneur? Lessons from the Entrepreneurship Bootcamp for Veterans with Disabilities. *Business Horizons*, 57(1), 5-9. <https://doi.org/10.1016/j.bushor.2013.09.006>
7. Caldwell, K., Parker Harris, S., & Renko, M. (2016). Social Entrepreneurs with Disabilities: Exploring Motivational and Attitudinal Factors. *Canadian Journal of Disability Studies*, 5(1), 211. <https://doi.org/10.15353/cjds.v5i1.255>
8. Caldwell, K., Parker Harris, S., & Renko, M. (2020). Inclusive management for social entrepreneurs with intellectual disabilities: "How they act". *Journal of Applied Research in Intellectual Disabilities*, 33(2), 204-218. <https://doi.org/10.1111/jar.12662>
9. Chelba, A.-A., & Mihaila, S. (2025). Disability and entrepreneurship: A bibliometric approach. *Development Through Research and Innovation IDSC-2025*, 549-557. <https://doi.org/10.53486/dri2025.68>
10. Dakung, R. J., Bell, R., Orobio, L. A., Dakung, K. R., & Yatu, L. N. (2023). Passion and intention among aspiring entrepreneurs with disabilities: The role of entrepreneurial support programs. *Journal of Small Business and Enterprise Development*, 30(7), 1241-1263. <https://doi.org/10.1108/JSBED-01-2023-0019>
11. Dhar, S., & Farzana, T. (2017). Entrepreneurs with Disabilities in Bangladesh: An Exploratory Study on Their Entrepreneurial Motivation and Challenges. 9(36).
12. Eliassen, A. H. (2024). Stigma, Stereotypes, and Self-Disclosure: Disability and Empowerment in Older Adults on the Autism Spectrum. *The Gerontologist*, 65(2), gnae182. <https://doi.org/10.1093/geront/gnae182>
13. Etikan, I. (2016). Comparison of Convenience Sampling and Purposive Sampling. *American Journal of Theoretical and Applied Statistics*, 5(1), 1. <https://doi.org/10.11648/j.ajtas.20160501.11>
14. García, P. O., & Capitán, Á. J. O. (2021). Entrepreneurship for People with Disabilities: From Skills to Social Value. *Frontiers in Psychology*, 12, 699833. <https://doi.org/10.3389/fpsyg.2021.699833>
15. Giordano, Y. (2003). *Conduire un projet de recherche. Une perspective qualitative*. Editions Management et Société. <https://shs.hal.science/halshs-00440011>

16. Harris, S. P., Renko, M., & Caldwell, K. (2013). Accessing social entrepreneurship: Perspectives of people with disabilities and key stakeholders. *Journal of Vocational Rehabilitation*, 38(1), 35-48. <https://doi.org/10.3233/JVR-120619>
17. Hsieh, Y.-C., Molina, V. M. J., & Weng, J. (2019). The road to entrepreneurship with impairments: A challenges-adaptive mechanisms-results model for disabled entrepreneurs. *International Small Business Journal: Researching Entrepreneurship*, 37(8), 761-779. <https://doi.org/10.1177/0266242619867654>
18. Klangboonkrong, T., & Baines, N. (2022). Disability entrepreneurship research: Critical reflection through the lens of individual-opportunity nexus. *Strategic Change*, 31(4), 427-445. <https://doi.org/10.1002/jsc.2513>
19. Koza, A. (2018). The Degree of Disability and Types of Impairments as Self-Employment Determinants of Persons with Disabilities in Poland and Other Countries. *Recent Advances in IT, Tourism, Economics, Management and Agriculture*, 894-901. <https://doi.org/10.31410/itema.2018.894>
20. Lu, S. E., Yang, E. C. L., Moyle, B., & Reid, S. (2025). Thriving for workers with disability in tourism. *Annals of Tourism Research*, 115, 104053. <https://doi.org/10.1016/j.annals.2025.104053>
21. Macdonald, D., Peacock, K., Dew, A., Fisher, K. R., & Boydell, K. M. (2022). Photovoice as a platform for empowerment of women with disability. *SSM - Qualitative Research in Health*, 2, 100052. <https://doi.org/10.1016/j.ssmqr.2022.100052>
22. Maritz, A., & Laferriere, R. (2016). Entrepreneurship and self-employment for people with disabilities. *Australian Journal of Career Development*, 25(2), 45-54. <https://doi.org/10.1177/1038416216658044>
23. Matson-Barkat, S., Puncheva-Michelotti, P., Koetz, C., & Hennekam, S. (2022). Destigmatisation through social sharing of emotions and empowerment: The case of disabled athletes and consumers of disability sports. *Journal of Business Research*, 149, 77-84. <https://doi.org/10.1016/j.jbusres.2022.05.027>
24. Maziriri, E. T., Madinga, W., & Lose, T. (2017). Entrepreneurial barriers that are confronted by entrepreneurs living with physical disabilities: A thematic analysis. *Journal of Economics and Behavioral Studies*, 9(1).
25. Meng, H., & Kim, J. (2025). Disability and entrepreneurial behavior: Psychological barriers, knowledge and enablers. *Journal of Innovation & Knowledge*, 10(5), 100794. <https://doi.org/10.1016/j.jik.2025.100794>
26. Miller, D., & Le Breton-Miller, I. (2017). Underdog Entrepreneurs: A Model of Challenge-Based Entrepreneurship. *Entrepreneurship Theory and Practice*, 41(1), 7-17. <https://doi.org/10.1111/etap.12253>
27. Mohammed, A. U., & Jamil, S. A. (2015). Entrepreneurial Barriers Faced by Disabled in India. *Asian Social Science*, 11(24), p72. <https://doi.org/10.5539/ass.v11n24p72>
28. Mota, I., Marques, C., & Sacramento, O. (2020). Handicaps and new opportunity businesses: What do we (not) know about disabled entrepreneurs? *Journal of Enterprising Communities: People and Places in the Global Economy*, 14(3), 321-347. <https://doi.org/10.1108/JEC-12-2019-0120>
29. Napoleon Arrey Mbayong. (2024). Entrepreneurship among people with Disabilities: A Literature Review. *Journal of Management and Science*, 14(4), 1-6. <https://doi.org/10.26524/jms.14.33>
30. Ninacs, W. A. (2002). Types Et Processus D'empowerment Dans Les Initiatives De Développement Économique Communautaire Au Québec. *Université Laval*.
31. Queruel, E., Renouf, J., & Halabisky, D. (2023). Entrepreneurship for people with disability in European countries: *Entreprendre & Innover*, n° 55(2), 13-18. <https://doi.org/10.3917/entin.055.0013>
32. Rai, N., & Thapa, B. (2015). *A Study on Purposive Sampling Method in Research*.
33. Renko, M., Parker Harris, S., & Caldwell, K. (2016). Entrepreneurial entry by people with disabilities. *International Small Business Journal: Researching Entrepreneurship*, 34(5), 555-578. <https://doi.org/10.1177/0266242615579112>
34. Rowland. (1995). Empowerment Examined. *Development in practice*, 5(2), 101-107.
35. Sarker, D. (2020). Discrimination against people with disabilities in accessing microfinance. *Alter*, 14-4, 318-328. <https://doi.org/10.1016/j.alter.2020.06.005>
36. Saxena, S. S., & Pandya, R. S. K. (2018). Gauging underdog entrepreneurship for disabled entrepreneurs. *Journal of Enterprising Communities: People and Places in the Global Economy*, 12(1), 3-18. <https://doi.org/10.1108/JEC-06-2017-0033>
37. Suarez-Balcazar, Y., Balcazar, F., Labbe, D., McDonald, K. E., Keys, C., Taylor-Ritzler, T., Anderson, S. M., & Agner, J. (2023). Disability rights and empowerment: Reflections on AJCP research and a call

to action. *American Journal of Community Psychology*, 72(3-4), 317-327.
<https://doi.org/10.1002/ajcp.12710>

38. Tiasakul, S., Abdulzaher, R., & Bazan, C. (2024). Accessibility of Entrepreneurship Training Programs for Individuals with Disabilities: A Literature Review. *Administrative Sciences*, 14(8), 187.
<https://doi.org/10.3390/admsci14080187>