

A Qualitative Study on the Challenges Faced by Entrepreneurs Living with Physical Disabilities within the Sebokeng Township of South Africa

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ABSTRACT

This qualitative study investigated the challenges that are faced by entrepreneurs living with physical disabilities in the Sebokeng Township of South Africa and the objectives were to pinpoint and recommend solutions for the challenges. The researchers collected qualitative data through semi-structured interviews, focus groups and observations. The challenges identified as impediments to entrepreneurs living with physical disabilities comprise lack of education and training, lack of access to finance, inadequate government support and lack of equipment. Recommendations were made for entrepreneurs living with physical disabilities and the government of South Africa. Lastly future research directions were clearly enunciated.

Keywords: Physical Disability, Disabled Person, Entrepreneur, Entrepreneurship

INTRODUCTION

In today's post-modern era, entrepreneurship is considered as a vehicle to economic growth, success and prosperity. According to Gree and Thurnik (2003) entrepreneurship has been recognized as one of the tools that drives the economy of a country. Entrepreneurship is a process of creating something new with value by devoting the necessary time and effort, assuming the accompanying financial, psychic, social risks, and receiving the resulting rewards of monetary, personal satisfaction and independence (Chinomona, Maziriri & Moloj, 2014). Maas and Herrington (2006) indicate that entrepreneurship is a significant component of the solution to South Africa's development issues. Fatoki (2010) points out that given the failure of the formal and public sector to absorb the growing number of job seekers in South Africa, increasing attention has focused on entrepreneurship and new firm creation and its potential for contributing to economic growth and job creation.

To stimulate entrepreneurship it is imperative to understand the challenges that affect entrepreneurs in order to overcome the challenges and promote new policies and measures to create new business ventures. Challenges are not the same for all individuals in society. Martins (2004) assert that although some obstacles are common to all people, some groups find specific obstacles, namely women, young people, people with disabilities, ethnic minorities, unemployed and people living in rural or distressed areas. Falch and Hernaes (2012) elucidates that entrepreneurship has come to be considered an important tool in poverty alleviation and increased empowerment of people with disabilities, but the prejudice they encounter creates barriers. Therefore, this study explores on the challenges that obstruct the success of physically disabled entrepreneurs within the Sebokeng Township of South Africa.

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PROBLEM STATEMENT

Shanimon and Hameedu (2014) state that individuals with disabilities make up an estimated 15 per cent of the population. It is estimated that about 5% of the South African population constitutes people with disabilities (Statistics South Africa, 2005). Roni (2009) explains that being disabled may turn into a competitive disadvantage when a disabled entrepreneur faces competition from non-disabled entrepreneurs. For example, they need to hire a person to carry merchandise instead of carrying it oneself, which lead to additional transportation costs and slower production (Mwangi, 2013). Similarly, in some cultures, due to prejudice and superstition, being disabled can also result in a marketing disadvantage since customers may not want to contract products or services from disabled entrepreneurs (Handojo, 2004). Kitching (2014) is of the view that disabled people are likely to face specific barriers to entering and sustaining entrepreneurship. Hans and Patri (2003) points out that the number of people with disabilities is expected to increase.

According to Kasperova (2011) disabled people of the working age are more likely than non-disabled people to become self-employed and they are a “forgotten minority” in entrepreneurship research. Renko, Harris and Caldwell (2015) also reveal that one person out of ten has a disability, yet entrepreneurship literature remains silent on the contributions of this population. In South Africa, the challenges that entrepreneurs with disabilities face have not been adequately studied and developed. Previous research has examined entrepreneurs in various contexts by focusing on entrepreneurial attributes of undergraduate business students (Farrington, Vender, Schrage & Van der Meer 2012), barriers facing female entrepreneurs (Valla, 2001), Obstacles to youth entrepreneurship in South Africa (Fatoti & Chindoga, 2011), Immigrant entrepreneurship in South Africa (Fatoki, 2014), What motivates entrepreneurs (Hefer, Cant & Wiid, 2015), Challenges in operating micro-enterprises by African foreign entrepreneurs (Khosa & Kalitanyi, 2014) and Graduate entrepreneurial intentions in the rural provinces of South Africa (Malebana & Swanepoe, 2015). Therefore, this research study aims at investigating the challenges that obstruct the success of entrepreneurs living with physical disabilities within the Sebokeng township of South Africa. The study will also look for possible solutions to minimize the challenges.

LITERATURE REVIEW

In order to present a well-rounded picture in relation with the title of the study, this study is going to review literature on what an entrepreneur is and who is a disabled person.

An Entrepreneur

To fully understand the concept “entrepreneurship”, it is necessary to unpack the word entrepreneur. First of all, a significant question to ask is who is an entrepreneur? This kind of question remains the topic of academic research and many scholars agree that there is no universally accepted definition of what an entrepreneur is. According to Karlof and Loevingsson (2005) the word 'entrepreneur' comes from the French '*entreprendre*' which translated roughly, means to set about or to undertake. Tehseen and Ramayah (2015) asserts that an entrepreneur is an individual who develops and grows the businesses through creative and innovative activities, by introducing new products or services, by improving the existing methods of production or service. Macleod and Terblanche (2004) describe the entrepreneur as someone who sees gaps within the market environment and take the advantage to fill the gap; thus it is accepted that the entrepreneur takes more risks to increase personal interest to seize available opportunities (Certo, Moss & Short, 2009). Although opinions vary as to what an entrepreneur is, the word normally carries the meaning of new ideas and creative development in the framework of large organisations (Karlof & Loevingsson, 2005).

A Disabled Person

According to Viriri and Makurumidze (2014) a disabled person means a person with a physical, mental or sensory disability, including a visual, hearing or speech functional disability, which gives rise to physical, cultural or social barriers inhibiting him/her from participating at an equal level with

other members of society in activities, undertakings or fields of employment that are open to other members of society. Moreover, since they are various types of disabilities, in this study the researchers mainly focused on those entrepreneurs who are physically disabled. The Physical Disability Council (2015) elucidates that physical disability is a limitation on a person's functioning, mobility, dexterity or stamina. A person may be born with a physical disability or acquire it later in life through accident, injury, illness or side effects of medical treatment (Physical Disability Council, 2015).

Theoretical Framework: The Empowerment Theory

This study adopts the empowerment theory as its theoretical framework because it offers value frameworks for promoting human empowerment, for example entrepreneurs living with disabilities. Budeli (2010) stated that the empowerment theory is seen as one of the best in supporting the interests for people with disability. Robbins, Chatterjee and Canda (1998) highlighted the aims of empowerment is to provide conceptualizations of social stratification and oppression identify the personal and political barriers and dynamics that maintain oppression, offer value frameworks for promoting human empowerment and liberation and identify practical strategies for overcoming oppression and achieving social justice, and to build on people's strength, resilience and resources. Additionally, Robbins, Chatterjee and Canda (1998) wished for people with disability to realize their aspirations and strengths and must also engage themselves in actions that support their personal wellbeing and social justice. The empowerment theory is acts as an agent of change in making communities learn to recognize conditions of inequality and injustice with the aim of taking action to increase the powers of those regarded as powerless (Budeli, 2010).

GENERAL CHALLENGES FACED BY ENTREPRENEURS LIVING WITH DISABILITIES

Literature cites a number of constraints that entrepreneurs living with disabilities face in their daily lives. It is imperative to pinpoint and to understand the constraints facing entrepreneurs living with disabilities in South Africa. Many disabled individuals face many obstacles that disallow them from participating effectively in the society, moreover in their entrepreneurial businesses. The following are some of the challenges that facing entrepreneurs living with disabilities face.

Discrimination

Mandipaka (2014) define discrimination as distinguishing unfavourably; or the detection of the difference between one thing and another. According to Marumoagae (2012) discrimination against people with disabilities is one of the worst social stigmas that society has not been able to overcome. Maja, Mann, Sing, Steyn and Naidoo (2011) points out that discrimination against people with disabilities is as a result of negative attitudes, lack of knowledge and awareness. People with disabilities are regarded as people who cannot contribute to anything, are dependant and always wait to be helped (Uromi & Mazagwa, 2015). Alexander and Morgan (2005) explain that people without disabilities usually have negative impressions about people with disabilities, viewing them as inferior. These impressions can foster discrimination when entrepreneurs living with disabilities run their businesses as people without disabilities will be viewing them as inferior.

Access to Start-Up Capital

Mauchi, Mutengezanwa and Damiyano (2014) state that lack of access to capital, credit schemes and the constraints of financial systems are regarded by potential entrepreneurs as main hindrances to business innovation and success in developing economies. Disabled people often experience difficulties financing new start-ups due to limited personal financial resources (savings, home ownership), which, in turn, are partly due to poor education, lower employment rates and the concentration of disabled employees in low-paid occupations; poor credit rating after long-term benefit receipt; disinterest/discrimination on the part of banks; lack of accessible information on sources of grants and loans (Boylan & Burchardt, 2002; Foster, 2010). Viriri and Makurumidze (2014) emphasized that access to capital and lack of customers as the two major barriers to self-employment by people with disabilities.

Lack of Entrepreneurial Education And Skills

Steenekamp, Vander-Merwe and Athayde (2011) are of the view that South Africa does not suffer from a lack of creative spirit, but rather a lack of business education and entrepreneurial skills that can empower individuals in an enabling environment. Choto, Tengeh and Iwu (2014) elucidates that there is a gap in entrepreneurial training, suggesting that the education systems in South Africa do not encourage entrepreneurship as a career; entrepreneurship is seen as something that people can do when they fail to secure a job and when they do not have a profession. Furthermore, Choto *et al.* (2014) indicated that lack of education and training was a major inhibitor of entrepreneurial growth in the economy. Disabled people often lack specialist business management, legal and financial expertise due to limited relevant education and employment experience might feel at a disadvantage (Enabled4Enterprise, 2008).

SOLUTIONS

The following are some of the solutions that can be instigated in order to alleviate the challenges facing entrepreneurs living with disabilities within the Sebokeng township of South Africa.

Education and Training

“The key to success in establishing a culture of entrepreneurship in South Africa is education” (Isaacs, Visser, Friedrich & Brijlal, 2007)

Entrepreneurship education is said to be very important in the nurturing of the entrepreneur (Hisrich, Peters & Dean, 2008). A study carried out by Charney and Liebecap (2000) revealed that entrepreneurship education produces self-sufficient enterprising individuals, produces successful business and industry leaders, enhances a graduate’s ability to create wealth and produces champions of innovation. Disabled entrepreneurs need training in terms of business plan preparation, strategic planning, decision making, negotiation, pricing, market penetration, organization and management, management of the workforce, and handling of cash-flow among other issues (Viriri & Makurumidze, 2014). Literature confirms that skills training and business education have a positive effect on enterprise performance (Akanji, 2006; Cheston & Kuhn, 2002; Kuzilwa, 2005). It is acknowledged that the exploitation of entrepreneurial opportunity depends on the entrepreneur’s level of education, skills or knowledge acquired through work experience, social network and credit (Shane, 2003).

Cooney (2008) points out that any entrepreneurship training program for people with disabilities should be delivered in partnership between people with different areas of knowledge and expertise, both from the disabled and non-disabled communities. According to Doyel (2000) in order for this collaboration to succeed, all parties involved must understand the successful strategies for business planning and business ownership for people with disabilities. Doyel (2000) further argued that this common basis of understanding would facilitate the collaborative efforts of the self-employment program, its human services and economic development partners, and the people with disabilities who seek self-employment as their means for employment and economic growth. From the authors’ elucidations it can be pointed out that acquiring the relevant skills, knowledge about managing a business venture and forming partnerships individuals with individuals from different areas of knowledge and expertise can help entrepreneurs living with disabilities to successfully run their business without any hurdles.

Empowerment for Entrepreneurs Living with Disabilities

Empowerment is a process by which individuals and groups gain power, access to resources, and control over their lives (Budeli, 2010). People with disabilities in actual fact need to be empowered and their lives “requisite need to be taken care of”. Hence, with the government intervention by providing benefits of equal rights, the disabled would also be able to contribute to the economic growth of a country (Osman, Rahim, Yusof, Zikrul & Noor, 2014). Mpofu, Gasva, Gwembire and Mubika (2011) elucidate that people with disabilities and their families need to be empowered and take care of their needs in every sphere of their lives. One of the ways for effective economic

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empowerment for the disabled is by encouraging and supporting them in activities of their communities such as entrepreneurship. Entrepreneurship is significantly known as a contributing factor towards economic growth for both developed and developing countries. The involvement of people with disabilities in the entrepreneurial activity will help to improve their quality of life as well as making the Millennium Development goal of most developing countries achievable by reducing fifty percent of the poverty rate by 2015 (Rahim, Abidin, Ping, Alias & Muhamad, 2014; Mpofu & Shumba, 2013).

Financial Support

There are many ways in which entrepreneurs living with disabilities can gain financial support. According to Greve (2009) financial support might take the form of grants, loans, subsidised loans or loan guarantees to credit providers, tax credits, and exemption from business registration fees. Kitching (2014) is of the view that financing might be tied to purchasing specific equipment, skills training or attendance at events such as trade fairs or exhibitions (e.g. 12 Spain 2012) or to the development and application of assistive technologies (ATs). Cupido (2002) points out that most applicants do not know what is expected of them when making application to financial institutions for assistance and the Department of Trade and Industry has a business referral and information network website to assist entrepreneurs in this area. The institutions that have been outsourced to act on behalf of the Department of Trade and Industry are:

- Khethani Business Finance (Khula RFI).
- Landelike Onwikkelings Maatskappy.
- Nations Trust (Khula RFI).
- New Business Finance

Support from the Government

“The civility of a country is judged by how it treats its children, its persons with disabilities, and its poor and elderly citizens.” (Albrecht, 1997)

The above citation crystal clearly shows that a country like South Africa can be perfectly considered as a good nation when it gratifies its children, people with disabilities, and the poor and elderly citizens. The government of South Africa can take intervention in various ways to assist entrepreneurs living with disabilities. Kitching (2014) points out that policy-makers need to consider methods of delivering advice and support to disabled entrepreneurs. Obaji and Olugu (2014) postulate that the government needs to enact policies that would be user friendly to the entrepreneur.

Additionally, Oni and Daniya (2012) states that government of most countries especially developing countries have in the past invested so much efforts and resources in establishing policies intended to uplift entrepreneurship. For example, in Nigeria, different administrations at various times have geared their efforts towards developing its entrepreneurship and several developmental and financial assistance instruments were employed (Oni & Daniya 2012). Salem (2014) explicates that the Kingdom of Saudi Arabia in 2010 established a ten year entrepreneurship efforts and innovation and the intention was a strategy to put the Kingdom at equal pedestal with high economic competitive nations globally. The Brazilian entrepreneurship movement has established very fast as a result of government policies geared towards developing the low-tech businesses as well as high technological oriented firms (Etzkowitz, 2002). Therefore the South African government can introduce policies and strategies similar to those of Nigeria, the kingdom of Saudi Arabia and Brazil in support of entrepreneurs especially entrepreneurs living with disabilities in the republic of South Africa.

ETHICAL CONSIDERATIONS

Ethical issues are principles and guidelines that clarify the conditions under which the research will be conducted (Oates, Kwiatkowski & Coulthard, 2010). Balfour (2007) elucidates that research respondents may be harmed physically or emotionally during data collection. Since the researchers’

target population comprise of entrepreneurs who are physically disabled, in this study there was the possibility of causing emotional harm or stress to the participants as the subject matter is finding out what are challenges do they encounter in their business operations as physically disabled people. Being emotional and a possible cause of sadness may be brought up due the fact that they are physically disabled.

On the other hand, the study may have been experienced by the participants as a stress reliever as it may have given the participants a verbal outlet where they could express their feelings, needs, concerns and wishes with regards to their entrepreneurial ventures as disabled people. The researchers were responsible for making it clear to the respondents that there would be a possibility that the research could bring about change but that there would be no guarantee that change would occur. This research study complied with the ethical standards of academic research, which among other things, protecting the identities and interest of participants and assuring confidentiality of information provided by the participants. Participants gave their informed consent to this research and were informed beforehand about the reason and the nature of the investigation to ensure that participants were not misled. Despite all the above mentioned precautions, it was made clear to the participants that the research was only for academic research purpose and their participation in it was absolutely voluntary. No one was forced to participate and the participants were also informed that they could exercise their right to withdraw from the process at any stage without repercussions.

METHODOLOGY

A qualitative research paradigm was used in this study. Chinomona, Maziriri and Moloi (2014) points out that in a qualitative research paradigm the researcher builds a complex, holistic picture, analyse words, reports detailed views of informants and conducts the study in a natural setting. Qualitative research also helps the researcher to generate an in-depth account that will present a lively picture of the research participants' reality (Holloway, 2005). In this study a qualitative approach was used rather than quantitative because information obtained though subjective is believed to be soft, rich and deep because there is room for probing the subjects' interests (Wilson, 2010; Cooper & Schindler, 2011). A qualitative approach enabled the researchers to interact with entrepreneurs living with physical disabilities. Convenience sampling method was used to select the respondents. To perfectly gather data candidly the researchers had to develop an understanding of people's opinions about their lives, to be good listeners, to be non-judgmental, friendly, honest and flexible. Some of the Methods of qualitative data collection include documents, observation, audio and visual images and interviews (Creswell, 2009). For the purpose of this study data collection occurred using semi structured face to face interviews, focus groups and an observation method.

Semi Structured Face to Face Interviews

In order to obtain information-rich data, semi-structured interviews were conducted with entrepreneurs living with physical disabilities. Semi-structured interviews are defined as interviews organized around areas of particular interest, while still allowing considerable flexibility in scope and depth (Greeff, 2005). In addition, Maziriri and Madinga (2015) indicated that such interviews combine particular questions (to get forth the foreknown information), and open-ended questions (to provoke unanticipated types of information). Furthermore, the semi-structured format also permits and encourages the investigator to interject with added questions as appropriate. In this study, data was gathered by interviewing the participants at their respective business premises in the Sebokeng Township.

The interviews spanned approximately 20-30 minutes each and were conducted in a conversational manner so that they would bring out as much detail as possible. Probing questions were used for clarifications in case of unclear answers, as well as to elaborate on certain issues. In order to increase the reliability of the answers all the interviews were recorded, where possible, on a digital voice recording device. Except of six participants who refused to be recorded and only allowed note taking of their challenges as physically disabled entrepreneurs. The answers given by the interviewees were

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carefully noted on a hard-copy, transcriptions were proof read and matched to the audio tapes by the researchers. Finally after conducting a total of 30 interviews with entrepreneurs who are physical disabled and whose businesses are registered according to the laws and regulations of South Africa. The researchers felt it was enough but needed to further validate the findings with the data from focus groups.

Focus Groups

At the end of each and every semi structured interview that was conducted, the researchers invited the participants to attend focus group discussions with other entrepreneurs who are physically disabled at a central venue which was booked by the researchers in the Sebokeng Township. Moloi, Dzvimbo, Potgieter, Wolhuter and Van der Walt (2010) elucidates that focus group interviews as a research technique is described as a semi-structured group discussion, moderated by a discussion leader, held in an informal setting, with the purpose of obtaining information by means of group interaction on a designated topic.

The researchers made use of focus groups because they bring the opportunity to obtain large amount of data, to observe interaction and to obtain different views or perceptions of a topic in a limited period of time. Group discussions also provide direct evidence about similarities and differences in the participants' opinions and experiences (Babbie & Mouton, 2007). In this study, three focus groups were conducted. The table below indicates the structural and operational detail of these groups:

Table1. *The structural and operational detail of the research focus groups*

| Type of Participants | Number of participants | When | Where | Duration |
|---|------------------------|---|---|------------|
| Entrepreneurs living with physical disabilities | 8 | On a weekend when all participants were off duty from their business operations | At a venue booked by the researchers in the Sebokeng Township | 45 minutes |
| Entrepreneurs living with physical disabilities | 6 | On a weekend when all participants were off duty from their business operations | At a venue booked by the researchers in the Sebokeng Township | 30 minutes |
| Entrepreneurs living with physical disabilities | 9 | On a weekend when all participants were off duty from their business operations | At a venue booked by the researchers in the Sebokeng Township | 1 hour |

Observation Method

Finally, the researchers had an opportunity to observe how entrepreneurs with different kind of disabilities work in their entrepreneurial businesses. According to Mansell (2011) observational methods have been widely used in qualitative research, including research in learning disabilities. Observation involves examining what actually happens and has the advantage, as a research method, of directly accessing the 'lived experience' of people using services (Mansell, 2011). 15 physically disabled entrepreneurs were observed on how they worked on their business sites and notes were taken and recorded. Finding and discussions, recommendations, limitations of the study and suggestion with future research directions and conclusion crown up the current study.

FINDINGS AND DISCUSSIONS

The findings of this study reveal that entrepreneurs living with physical disabilities experience some hardships in obtaining start-up capital. The interviewed entrepreneurs living with disabilities emphasised that access to finance is one of their utmost challenge and as a result they end up using their own little funds to set up their business ventures. Others were of the view that commercial banks were reluctant to offer loans to them because they are not confident in their abilities to run the businesses. This finding is congruent to Pretorius and Shaw (2004) as well as Atieno (2009) who posited that access to start-up capital is a major stumbling block to venturing in a new business.

Data from the study also reveal that 45 percent of the people interviewed were not aware of the government support centres or initiatives of supporting the businesses that are managed and operated by entrepreneurs living with disabilities. Only 55 percent indicated that they had once got support from the government and went further to highlight that the government support they received was not enough to sustain them in running their entrepreneurial ventures. Additionally, these results are also in line with Chimucheka and Mandipaka (2015) who revealed that some small medium micro enterprises are not aware of the government support or initiatives of supporting businesses.

The findings of this study also indicated that lack of education and training is also a challenge hampering the success of entrepreneurs living with disabilities in the Sebokeng Township of South Africa. The results of this study are also in consistence with literature. Herrington and Wood (2003) explained that education and training system is regarded as the number one limiting factor for entrepreneurship in South Africa. In a similar vein, Fatoki and Garwe (2010) also confirmed that entrepreneurship education is still one of the prime factors limiting the growth of the economy of South Africa.

Most of the entrepreneurs living with physical disabilities expressed that they lack confidence as they experience a lot of discrimination. Moreover, these results also refute the study conducted by Uromi and Mazangwa (2014) to investigate the challenges facing people with disabilities and possible solutions in Tanzania. The results indicated that community members have a discriminative, inconsiderate and non-caring attitude towards people with disabilities. Lastly entrepreneurs living with physical disabilities especially those in the carpentry, painting, and welding bemoaned lack of equipment as a factor that is hindering them from succeeding in their entrepreneurial businesses.

CONCLUSION AND RECOMMENDATIONS

The purpose of this study was to investigate the challenges confronted by entrepreneurs living with physical disabilities in the Sebokeng Township of South Africa. This study has looked at the six key words which are physical disability, entrepreneur, entrepreneurship, Sebokeng, South Africa, disabled person, the objectives of the study have been identified. An extensive literature review has been conducted to have an overview or to gain a depth understanding of what an entrepreneur is, what entrepreneurship means, what does disability mean and who is a disabled person. A qualitative methodology was utilised with the use of semi structured face to face interviews, focus groups and observations. Most respondents stressed that the challenges they face hinder the survival and growth of their ventures. Based on the findings discussed in this paper, the following recommendations can be put forward to entrepreneurs living with disabilities and the government of South Africa.

To curb challenges, there is need to instil a spirit of entrepreneurship in the Sebokeng Town of South Africa especially among entrepreneurs living with physical disabilities. The key recommendations to the Government of South African include the following:

- In order to help entrepreneurs living with physical disabilities, the South African government must formulate some schemes which is most necessary for their improvement and betterment for their life.
- It is best for the South African government to focus on providing equipment and develop infrastructure to support entrepreneurs living with disabilities
- The South African government should strive to improve intellectual capacity among entrepreneurs living with physical disabilities on entrepreneurship education by expanding and strengthening tertiary education.
- The South African government should come up with a considerable dedicated fund for entrepreneurs living with physical disabilities to support their entrepreneurial activities.
- The South African government should ensure that people with disabilities are both engaged and as well benefit from policy initiatives aimed at poverty reduction such as entrepreneurship programs.

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The key recommendations to the entrepreneurs living with physical disabilities include the following:

- Entrepreneurs living with physical disabilities should raise confidence, empower themselves through entrepreneurial education which is one of the initiatives that can be designed to enhance skills and knowledge in entrepreneurship.
- It is imperative for entrepreneurs living physical with disabilities to be aware of entrepreneurial support schemes which is organised by the government of South Africa. For example the Khula Enterprise Finance, Ntsika Enterprise Promotion Agency and the Small Enterprise Development Agency (SEDA).
- It is recommended that entrepreneurs living with physical disabilities should acquire skills that will help to break the stereotypes and value systems that hinder them from participating in everyday activities with their able-bodied counterparts.
- Entrepreneurs living with physical disabilities should form partnerships with individuals from different areas of knowledge and expertise in order to learn from one another.

LIMITATIONS AND FUTURE RESEARCH

Besides providing some fruitful insights, in this study certain limitations need to be considered. This study has its limitation as participants are restricted to entrepreneurs living with physical disabilities from only one particular South African Township. Therefore, future research could be done in a group with bigger number of respondents to understand the challenges better. Perhaps if data gathering is extended to take account of other regions and provinces of South Africa, findings might be more insightful. Future studies should therefore consider this recommended research direction because the results of this study were limited as the study was conducted for a specific segment (entrepreneurs living with disabilities within the Sebokeng Township of South Africa). There is also the problem of common method bias because qualitative research was purely used in this study. According to Maziriri and Madinga (2015) the descriptive nature of qualitative research has a bearing in that the biases, values, and judgment of the researcher become stated explicitly in the research report. In other words, the researcher elucidates and interprets the results on the basis of what he or she has observed and uses this information to qualify and elucidate his or her point of view. It was going to be more robust if the study included both qualitative and quantitative techniques. All these suggested future opportunities of this study stand to greatly add new information to the current body of entrepreneurship and business management.

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