

RESHAPING LIFE: EMBRACING DIVERSITY IN SELF-EMPLOYMENT - A STUDY OF PERSONS WITH DISABILITIES IN URBAN SETTINGS

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Abstract

This study aimed to understand the enduring challenges faced by self-employed individuals with physical disabilities in Tandag City, Surigao del Sur, and how these challenges have influenced their lives, resilience, and ability to integrate into society. The study utilized a qualitative research design and employed Colaizzi's method for data interpretation and analysis. Five participants were selected through purposive sampling, and a semi-structured interview guide was used to collect data. The data revealed that self-employed individuals with disabilities encountered various hurdles while establishing and maintaining their businesses. These challenges included discrimination, lack of support, financial instability, and the limitations posed by their disabilities. However, despite these obstacles, they displayed self-determination and resilience, surpassing these challenges. Moreover, the findings indicated that most persons with disabilities (PWDs) developed strategies to overcome their challenges and become self-employed, even without significant support from their community or local government. They seized opportunities, exhibited unwavering determination, and succeeded in their businesses, becoming role models within the community.

Keywords: Challenges, financial resources, persons with disabilities, self-employed, reshaping life

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1.0 Introduction

People with disabilities have numerous problems in life, particularly in seeking work. As a result, several of them attempted to engage in business in response to the necessity. With regard to this, there are continuing demand studies to unlock the hidden hindrances that still grow as barriers for persons with disability to engage in entrepreneurship (Matsaure *et al.*, 2020). According to Philippine Statistics Authority (2020), in Caraga, there were 38.2 thousand persons with disabilities (PWDs), which accounted for 1.6 percent of the household population. Agusan del Sur had the highest number of PWDs at 10.5 thousand, followed by Surigao del Norte with 8.3 thousand, and Surigao del Sur with 7.7 thousand. In addition, the Department for Work and Pension had little evidence regarding the particular difficulties of those self-employed persons with disability; one of these is when starting, sustaining, and growing in self-employment (Adams *et al.*, 2019). Accordingly, this study is largely concerned with such problems and focuses on determining the challenges of self-employed people with disabilities.

A physical disability signifies any restrictions or incapacities that impede the physical functionality of an individual's one or more limbs. This condition can manifest as either temporary or enduring. The origins of such conditions are diverse, encompassing the possibilities of acquisition through accidents, injuries, post-surgical repercussions, or hereditary factors (Konczal, 2020). Physically-disabled people are more likely to be self-employed compared to those without disabilities. Self-employment rates vary depending on factors such as the type and severity of impairment, gender, education, and residential location (Kitching, 2014). Currently, there is a growing population of persons with disability who are self-employed, and this trend is accompanied by a set of unique challenges they face. Consequently, these circumstances may contribute to long-term health complications throughout their lives (Cartmell *et al.*, 2019).

However, there are different challenges self-employed disabled persons faced, which can make it difficult for them to overcome the barriers; they may have a number of inhibiting health issues, low level of training and education, and disability income earning limitations (Ashley *et al.*, 2017). Self-employed disabled persons must navigate a complex and complicated set of obstacles posed by challenges to overcome them. Therefore,

it is crucial to provide information about the challenges and opportunities faced by disabled people who work for themselves (Norstedt & Germundsson, 2022).

The study "Reshaping Life: Embracing Diversity in Self-Employment - A Study of Persons with Disabilities in Urban Settings" delves into the unique experiences and obstacles encountered by individuals with disabilities who are engaged in self-employment in the specific context of Tandag City. This research aims to shed light on the issues, barriers, and opportunities faced by this particular segment of the population, with a focus on their journey towards empowerment and economic independence.

2.0 Research Methodology

This study employed a qualitative phenomenological methodology to delve into the difficulties encountered by self-employed individuals who have physical disabilities in Tandag City, Surigao del Sur. The rationale for selecting this approach primarily rests on its capacity to generate in-depth and contextual information. The involvement of authors was necessary to enhance the choice of this methodology and to discuss its effectiveness in facilitating a nuanced comprehension of the investigated phenomenon, thus presenting a comprehensive perspective on the subject matter. The data collection involved interviews, observations, and note-taking, concentrating on individuals with disabilities.

Through purposive sampling, five participants who met specific criteria – being born with a disability, city citizenship, and self-employment – were chosen. The interview guide was validated by experts, and participants provided informed written consent before engaging in one-on-one interviews, ensuring a meticulous data-gathering process. Colaizzi's technique was utilized to analyze the collected data, identifying prevalent themes and categories. The study maintained rigorous ethical standards, prioritizing the confidentiality and privacy of the participants. The research underscores the determination exhibited by self-employed individuals with disabilities, underscoring the necessity for an all-encompassing and supportive ecosystem that empowers their entrepreneurial success and meaningful societal contributions.

3.0 Results and Discussion

Table 1 presents the themes that were generated based on participants' responses on guide question number 1.

Table1. Constructed different theme clusters and emergent themes from formulated meanings response about the discrimination they have experienced from thier clients

Formulated Meaning	Theme Clusters	Emergent Themes
The participant did not experience any discrimination from their clients and participant indicated the importance of accepting one's disability.	Self-employed persons with disabilities perceive their own success or lack of discrimination as a result of their self-acceptance and dedication	
The participant suggests that they have not faced any discriminatory behavior from their clients.	Self-employed persons with disabilities perceive their lack of experiencing discrimination as a result of a respectful environment.	Absence of Perceived
Despite having a disability, the participant felt empowered by the comments of other people in the community.	Self-employed persons with disabilities are not being discriminated against yet they are being empowered in the community.	Discrimination to Self-employed Persons with Disability
The participant's answer suggests that they have not experienced discrimination from their clients.	Self - employed persons with disabilities have the potential to cultivate a discrimination-free environment through fostering positive relationships.	
The participant encountered discrimination from their clients. The mention of bullying and teasing implies acts of mistreatment.	Self-employed persons with disability encounters negative stereotypes due to their disability.	Discrimination among Self-Employed Persons with Disability

Absence of Perceived Discrimination

The participants' responses consistently indicate that they did not experience discrimination from their clients as a self-employed person with a disability. Self-employed persons with a disability might not perceive any discrimination as a result of personal approaches and attitudes such as strategy and self-acceptance or as a result of a respectful and supportive environment. This can be observed from the following responses:

"Well, no... like accept it ...like even if disabled, but it is all about strategy."

"There is none because they don't have like comments based on me."

"I haven't, hear comments like... this person is very diligent despite their disability."

"None because... they are like good customers."

The belief of one particular participant that the absence of discrimination is primarily attributed to factors such as personal strategy and self-acceptance supports the findings of the study of Urzua *et al.* (2018), where they observed the mediating direct effect of self-esteem on perceived discrimination. The Self-Efficacy Theory

aligns with these results, suggesting that these self-employed individuals with disabilities possess high levels of self-efficacy. Their high levels of self-efficacy enable them to navigate their self-employment journey with confidence, using strategies and self-acceptance to overcome potential barriers and challenges.

Discrimination against Self-Employed Persons with Disability

Based on the participant's answer, it can be understood that they experienced discrimination from their clients as a self-employed person with disability. The participant has faced challenges related to prejudice and negative attitudes from their clients. As mentioned by the participant:

"It is unavoidable... like bullying... teasing...saying that you are that kind of person."

It can be understood that the mention of bullying, teasing, and even labeling indicates they have been. This discrimination can be understood as a consequence of the societal structures, attitudes, and policies that contribute to the perpetuation of barriers for people with disabilities as emphasized in the Social Model of Disability. This concludes that despite the legislation promoting equal rights, discrimination against people with disabilities still exists (Rohmer & Louvet, 2018).

Table 2 shows the themes that were anchored to guide question number 2. According to the answers of the participants:

Table 2. Constructed different theme clusters and emergent themes from formulated meanings response about the challenges about the effect of thier disability to thier business.

Formulated Meaning	Theme Clusters	Emergent Themes
The participant believe that their business has not been significantly affected by their disabilities. The participant's answer reflects a mindset of resilience and determination.	Self-employed persons with disability emphasize their resilience and determination to overcome potential challenges posed by their disabilities.	
The participant believes their disabilities have not significantly affected their business. They emphasize the strategy to maintain and sustain their business.		
The participant acknowledges that others do not find their walking problematic. It indicates that their walking is perceived as normal and functional by others,	Self-employed persons with disabilities perceive their own success as a result of their dedication and efforts	Physical Disability Perceived as Non-Hindrance
The participant's disabilities do not significantly affect their business. The participant believes their business success depends on their own efforts and determination.	PWDs believes that people accept and perceive their walking as normal and unproblematic	
The participant's disability indeed affected their business. The participant's states that the physical act of moving around to provide the purchased items takes longer than desired.	The mobility difficulties faced by self-employed persons with disability affect the efficiency of their business	Physical Disability Perceived as Hindrance

Physical Disability Perceived as Non-Hindrane

Physical limitations can impact various aspects of works and businesses. However, three participants all share the belief that their disabilities have not significantly affected their work/business. As stated by the participants:

"No, the business is still going well... the thing is so that you are not affected you must really put in the work"

"Not really... it is still like a strategy."

"For me it's not."

"Not really... it is all about my efforts..."

The participants' answer indicates that they do not perceive their disability as a significant obstacle or hindrance to their work or business. This supports the finding in a study by Zheng *et al.* (2016), where persons with disability have a positive attitude towards their own disability. The participants' confidence in their abilities is in line with the Self-Efficacy theory's assertion that those with high self-efficacy are more likely to view obstacles as challenges that can be managed through effort and strategy.

Physical Disability Perceived as Hindrance

Physical limitations can impact various aspects of work and businesses. The participant acknowledged their disability to be affecting their business. As stated by participant:

"Yes... when you give their item...it takes me a while... it really affects it."

The participant's response suggests that their mobility limitations pose challenges in terms of fulfilling customer satisfaction and potentially impacting their overall business performance. This is connected to the study of Babik and Gardner (2021), which highlights that physical limitations impede individuals with disabilities from effectively carrying out certain tasks or accessing work environments.

Table 3 shows the themes elicited based on participants' responses on guide question number 3.

Free from Financial Challenges

Contrary to the other responses, one participant responded with a lack or absence of financial challenges. This was accomplished due to a particular approach the participant had, such as saving small portions of funds, as stated by the participant:

"I did not... I was able to save up funds."

This suggests that self-employed persons with disability did not encounter significant hurdles in securing the necessary capital. Some were able to accumulate sufficient funds through in thier own means, such as saving money over time. This provides a broader understanding of Garcia and Capitan's (2021) study, which explores factors that influence the decision to become self-employed and discusses strategies to address barriers to entrepreneurship.

Table 3. Constructed different theme clusters and emergent themes from formulated meanings response about the difficulties in acquiring start-up capital for thier business.

Formulated Meaning	Theme Clusters	Emergent Themes
The participant had funds available or set aside, which suggests that they had sufficient capital to start their business without encountering significant obstacles.	Self-Employed persons with disabilities can save small portions of funds specifically for a purpose of initiating a business	Free from Financial challenges
The participant recognizes the initial financial obstacles faced by self-employed individuals with disabilities when starting a business.		
The participant faced difficulties in acquiring enough capital to start their business as a self-employed person with a disability. The participant explains that they overcame this challenge by saving money.	Self-employed persons with disability experiences financial limitations and resource constraints when starting a business	Financial Challenges and Resource Limitations among Self-Employed Persons with Disability
The participant experienced challenges in acquiring enough capital to start their self-employed business. This suggests the challenges faced by self-employed disabled people when it comes to accessing financial resources to fully navigate their business.		
The participant experienced financial challenges that arises when family members fall ill leading to depletion of funds.	Self-employed persons with disability experiences financial limitations and resource constraints when starting a business	

Financial Challenges and Resource Limitations

Three participants recognize the financial difficulties they faced when starting a business as self-employed persons with disability. These responses indicate the challenges faced by self-employed disabled people when it comes to accessing financial resources to fully navigate their work or businesses. As stated by the participants:

"Oh, at first, you will face difficulties."

"Yes, I have difficulties."

"Yes really, at first, it was difficult for me."

"Sometimes my capital runs out..."

These observations can also be seen in the study of Boyd and Karim (2018), where they found that persons with disability who work for themselves had more difficulties accessing financial resources such as government aid and disability insurance.

Table 4 shows the themes that were anchored on guide question number 4 According to the answers of the participants:

Empowering Self-employed Persons with Disability

The presence of supportive individuals is particularly crucial in fostering a sense of determination among self-employed individuals with disabilities. This was evident based on the response the participants provided:

"Oh yes, our family, of course...you'll be inspired by your actions."

"They help me in a way."

This can also be observed in the study of Jyothi (2016), where it was stated that to empower persons with disabilities, one must support their willingness to take responsibility for their growth and development.

Self - Determination of Self-employed Persons with Disability

Self-determination is crucial in facing challenges, it enables individuals to overcome obstacles, adapt to adversity, and strive towards their goals with unwavering determination, ultimately leading to personal growth and success. The participants' response clearly demonstrated this fact:

"I really need to be determined about it because... especially since I already have maintenance"

"It is my own hard work"

"It's like I'm on my own"

These observations are supported by the study of Wehmeyer (2020), where conclusion drawn from the study emphasizes the significance of self-determination and quality of life as crucial factors in designing support systems for individuals with intellectual and

Table 4. Constructed different theme clusters and emergent themes from formulated meanings response about the factors that helped them to be more determined in being self-employed.

Formulated Meaning	Theme Clusters	Emergent Themes
The participant finds support and inspiration from their family, which has helped them maintain their determination in being self-employed.	Persons with disability sees family support and inspiration as a significant factor that helps them remain determined in their self-employment pursuit.	Empowering self-employed persons with disability
The participant's connections play a significant role in their motivation and determination to be self-employed.	The presence of individuals who offers support or assistance is a crucial factor in helping Self - Employed persons with disabilities in being more determined.	
The participant's response suggests that the financial factors and the need for healthcare play a significant role in their determination to be self-employed.	The demand of self-employed persons with disability to meet healthcare needs drive their determination to be self-employed.	
The participant states that despite the lack of support from their family, participant has taken responsibility for their own success.	The ability of disabled people to forge their own path despite the absence of external support emphasizes their resilience and inner strength.	Perseverance and Self-Determination of Self-employed Persons with Disability
The participant felt alone and unsupported in their current situation participant has taken responsibility for their own success.	PWDs lack support from other people including their own family and they developed feelings of self-reliance	

Table 5. Constructed different theme clusters and emergent themes from formulated meanings response about the strategies they have utilized to overcome the challenges of being self-employed.

Formulated Meaning	Theme Clusters	Emergent Themes
Based on the participant's answer, it can be understood that they have encountered various challenges throughout their journey, and they attribute their ability to overcome these challenges.	Facing and enduring difficulties with a persevering mindset is a key strategy to navigate the obstacles for self-employed persons with disability.	Perseverance and Self-Determination among Self-Employed Persons with Disability
The participant's strategy is primarily focus on ensuring they have food to eat every day through fishing.	Self-employed persons with disabilities employ the strategy of meeting their basic needs, such as food, to effectively overcome challenges they encounter.	
The participant employs a strategy of having open communication with their client to manage the challenges associated with their condition.	Self-employed persons with disability employ open communication.	Open Communication as a Strategy of Self-Employed Persons with Disability
The participant seeks support from local authorities and seek assistance from them.	PWDs seek supports from local authorities or from the government	Assistance from the Government for Business Stability
In participant's answer, it can be understood that the participant wants to adopt the mindset of letting others be and not allowing their judgements to affect them.	Self-employed persons with disability have the ability to maintain a strong sense of self-belief in the face of discrimination.	Strong Sense of Self-Belief among Self-Employed Persons with Disability

developmental disabilities. Furthermore, it highlights the promotion and facilitation of self-determination as a key approach to enhancing the overall quality of life for people with such disabilities.

Table 5 above shows the themes that were anchored to guide question number 5 according to the answers of the participants.

Perseverance and Self-Determination among Self-Employed Persons with Disability

A participant has stressed the importance of a persevering mindset in facing obstacles. They acknowledged the difficulties of self-employment for individuals with disabilities but believed that unwavering determination and resilience empowered them to overcome these challenges. This conclusion was evident based on the response the participants provided.

"Just bear with it.. something like perseverance."

This can be observed in the study of Wehmeyer (2020), where it was concluded that self-determination and quality of life are essential constructs in designing supports that enable people with intellectual and developmental disabilities and that an essential means to enhance the quality of life of people with intellectual and developmental disabilities is to promote and allow people to be self-determined.

Strong Sense of Self-belief among Self-Employed Persons with Disability

The participant's response reveals that maintaining a mindset

of resilience and disregarding external opinions that may undermine their self-belief. Despite the potential for societal judgments and criticisms, they prioritize their confidence and remain steadfast in pursuing their goals without allowing negative influences to hinder their progress.

"Let them be... don't mind them..."

This finding negates that in the study of Jung *et al.* (2022), where it was concluded that individuals with disabilities who are dissatisfied with themselves often struggle to accept their disabilities, which can lower their self-esteem. Extreme self-denial poses risks of depression, suicide, and social issues such as selfish behaviors and aggression. To promote high self-esteem, it is vital to provide care that encourages healthy acceptance of disabilities, both at the individual and societal levels.

Open Communication as a Strategy of Self-Employed Persons with Disability

A participant's response emphasized that self-employed persons with disabilities value open communication and actively engage with stakeholders to seek cooperation and support. This strategy involves transparent dialogue with colleagues, clients, suppliers, and their social networks.

"I'll just tell them that... that's how it is, wait a moment... I'm slow...because I have a disability..."

This can be observed in the study of Dianito *et al.* (2021), where PWDs encountered challenges with miscommunication and adjustment. Additionally, this theme prompted PWD students to reflect on their experiences and consider how those around them should respond. For example, addressing social exclusions can be achieved by actively involving PWDs in everyday interactions.

Assistance from the Government for Business Stability

Participants in the study viewed government officials, including the Congressman, Mayor, and Vice Mayor, as crucial sources of support for their self-employment endeavors. They believed engaging with these figures was essential in ensuring business stability and addressing the distinct challenges experienced by self-employed individuals with disabilities. This highlights participants' recognition of the importance of leveraging government resources and influence to overcome obstacles in their entrepreneurial journey.

"Either the Congressman or the Mayor... even the Vice Mayor, they are the ones I can approach quickly."

This is in unison with the Self-employment Program of British Columbia, where the program supports individuals with disabilities and their families by excluding specific business expenses and assets from income calculations for eligibility for income and disability assistance. It assists a diverse range of self-employed individuals, including those with full-time businesses and loans, as well as those with part-time or seasonal ventures generating low earnings. The program accommodates various self-employment situations to aid persons with disabilities and their families. (Ministry of Social Development and Poverty Reduction, 2023).

Table 6. Constructed different theme clusters and emergent themes from formulated meanings response about their decision to be a self-employed individual.

Formulated Meaning	Theme Clusters	Emergent Themes
The participant's decision to become self-employed was influenced by the need to have a source of income. The decision to become self-employed was likely motivated by the desire to secure their financial well-being and have control over their income source.	Persons with disability seek self-employment driven by the desire to secure their financial well-being and have control over their income source.	Desire for Financial Security of Persons with Disability
The participant considered self-employment as a viable option after exploring other employment opportunities. The participant's experience of having a temporary job led them to consider self-employment as a more stable and independent option.	Persons with disability sees self-employment as more stable, long-term, and secure way of seeking income	
The participant was influenced by their parents role in the field of business and followed their footsteps	Influenced by other people in acquiring their occupation and either followed the footsteps of their relatives	The Influence of Parental Occupation
The participant had thought about the option of seeking employment in the government sector but ultimately chose not to pursue it due to their belief that they would not be accepted.	Persons with disabilities refrain from pursuing employment in the government sector due to their belief of not being qualified.	Impact of Internalized stereotypes on individuals with disabilities in terms of finding a job.

Table 6 shows the themes that were anchored to guide question number 6.

Desire for Financial Security of Persons with Disability

Two of the participants responded about how important it is to have financial security leading them to the decision to be self-employed:

"If you don't have a job, you have no income."

"I applied before...but it was not a permanent job..."

Now, I've decided to become self-employed."

According to research by the National Disability Institute (2017) on the Financial Capability of Adults with Disabilities, individuals with disabilities face challenges in meeting their financial obligations and are consequently less satisfied with their finances. These findings emphasize the significance of having a stable income or financial security for people with disabilities, thereby prompting them to consider self-employment is a viable option.

The Influence of Parental Occupation

One participant emphasized that Parental occupation is one of the most influential factors in shaping their career path growing up in an environment where a particular work is prevalent provides children with early exposure and familiarity with that field. This is

manifested in the response of the participant:

*"My mother is a businesswoman
so it's like I follow her."*

The study conducted by Viola and Daniel (2019) provides evidence supporting the notion that parental occupation plays a pivotal role in shaping the career development of youths with intellectual disabilities (IDs). These findings firmly establish the influence of parental field on the career through role modeling and interactions.

Self-Stigmatization among Self-Employed Persons with Disability

Individuals with disabilities tend to avoid seeking employment in the government sector as they perceive themselves as lacking the qualifications necessary for such positions, thus pushing the narrative of Self - Stigmatization as a crucial factor among self-employed persons with disabilities in pursuing employment. This is evident in the responses of one participant:

*"I never pursued it in applying for a job
in the government... because for sure if I
ever to apply in the government ...
I wouldn't be accepted."*

These observations can also be seen in the study of van Beukering *et al.* (2021), where they concluded that stigma hampers sustainable employment and well-being in multiple ways. This can also mean that people with disabilities can be reluctant to find sustainable job.

Table 7 shows the themes that were anchored to guide question number 7.

Self-Employed Persons with Disability Serves as Inspiration to their Community

This theme highlights the role of self-employed persons with disabilities as sources of inspiration and motivation to those around them. All participants believe that their demonstration of hard work, progress, and ability to provide for themselves has inspired others in their community. This can be observed from their responses:

*"You can inspire them, especially when they can see
that... you are hardworking."*

*"Yes, I did... I can assist those people who don't know
yet."*

*"... my neighbors here can see that... I am still
determined to work... even though I have disability."*

"Yes, I inspired them."

"Yes... because I can still work despite my eye disability"

This agrees with the study of Fantinelli *et al.* (2022), which explores the psychological and social impact of entrepreneurship on individuals with disabilities. It discusses the potential for disabled entrepreneurs to serve as role models and inspirations to their

Table 7. Constructed different theme clusters and emergent themes from formulated meanings response about inspiring local community despite thier condition.

Formulated Meaning	Theme Clusters	Emergent Themes
The participant believed that they did inspire the local community despite their disability, through their demonstration of hard work, progress, and their ability to provide for themselves.		
The participant believed that they did inspire the local community despite their disability. The participant feels that their presence and willingness to assist others, despite their disability, has made a positive impact on those around them.	Self-employed persons with disability serve as a role models and source of inspiration to their local community through their resilience and self-sufficiency.	Self-Employed Persons with Disability Serves as Role Models to their Community
The participant believe they have inspired the local community through their resilience and dedication. They believe that their actions inspire others, showing the possibilities and capabilities of individuals with disabilities.		
The participant indicates that some individuals express a strong desire to support their business and believes that others recognize their potential		
The participant believes they have inspired the local community for their determination and capability to perform their work despite the conditions.	People in the community recognized the potential and skill of PWDs despite their disability and they even get support from other people.	

communities, highlighting the positive influence they can have.

Table 8 shows the themes that were anchored to guide question number 8.

Persons with Disability Challenges Stereotypes through Self-Employment

This theme highlights the role of self-employed persons with disability as catalysts for change. It suggests that through self-employment, persons with disabilities had a significant impact on challenging stereotypes about the potential of persons with disability in the workforce and other areas. This can be interpreted from the following perceptions of the participants:

"You can do it when you persevere."

"Yes, by hard work."

"Neighbors can observe that despite me having a disability, I can still work."

"Yes. I inspired them."

Table 8. Constructed different theme clusters and emergent themes from formulated meanings response about thier condition in breaking down stereotypes about the potentials of person with disabilities.

Formulated Meaning	Theme Clusters	Emergent Themes
The participant believes that they have successfully challenged stereotypes about the potential of people with disabilities in the workforce and other areas by demonstrating that perseverance enables them to accomplish tasks.		
The participant believes they have successfully contributed to breaking down stereotypes about the potential of persons with disabilities excelling in the workforce and other areas through their hard work, implying that their personal achievements and dedication have challenged those stereotypes.	Self-employed persons with disability challenges negative stereotypes about them working in the workforce	Persons with Disability Challenges Stereotypes through Self-Employment
The participant believe they have successfully contributed breaking down stereotypes about the potential stereotypes about the potential of persons with disabilities in the workforce and other areas. By showing their ability to work and succeed in their business, they defy negative stereotypes and demonstrate that individuals with disabilities can excel in the workforce.		
The participant believes they have successfully broken-down stereotypes in a way that he is continuously striving on working for himself despite the temptations he faced.		
The participant expresses personal determination and resilience in breaking down the stereotypes in the workforce.		

"Yes...I can still do it despite my eye disability."

The impact made by self-employed persons with disabilities extends beyond their achievements, as they inspire others to reconsider their own biases. This can be observed in the study of Fantinelli *et al.* (2022), which highlights how self-employment allows people with disabilities to challenge stereotypes, pursue their pathways to success, and inspire others.

4.0 Conclusions

Based on the data gathered in this study, several key conclusions emerged. Firstly, self-employed individuals with disabilities confront a distinctive array of obstacles, encompassing funding disparities, discrimination, and hindered opportunities due to their disabilities. Addressing these challenges mandates a multifaceted approach involving governmental policies, social initiatives, and shifts in societal perspectives. By facilitating accessible programs, financial aid, and entrepreneurship training, these individuals can triumph over barriers and prosper in their ventures. Secondly, despite the challenges, these entrepreneurs exhibit exceptional resilience and resourcefulness. Their ability

to navigate and overcome their disabilities' hurdles underscores the need for equal opportunities, accessibility, and supportive frameworks, further fostering community integration and business success. Moreover, their presence positively impacts communities, serving as role models and catalysts for change. Recognizing and bolstering their contributions is integral to nurturing inclusive societies that embrace diversity and provide equal prospects for all. The insights gained regarding the challenges, strategies, and societal contributions of self-employed individuals with disabilities have substantial implications. Policymakers can utilize this information to formulate comprehensive, inclusive programs that counter discrimination, enhance accessible funding, and nurture an encouraging environment for disabled entrepreneurs. Advocacy groups can leverage these findings to raise awareness, advocate for improved resources, and champion the rights of these individuals. Recognizing their inspiring impact can enhance their well-being, fostering empowerment, community support, and a culture of inclusivity and diversity.

5.0 Acknowledgement

In this research study, the researchers extend their deepest gratitude to those who stood by them throughout their academic journey. Their heartfelt appreciation goes foremost to the Almighty Loving God, whose guidance and grace paved the way for the study's realization. They express profound thanks to their parents, for their unwavering love, support, encouragement, financial assistance, and prayers. They also acknowledge their research advisor, for his exceptional guidance and unyielding support, which greatly enriched their intellectual growth. The authors further acknowledge the invaluable contributions of thier panelists, whose expertise and feedback significantly enhanced the quality of their work. They express heartfelt thanks to the esteemed faculty members of TNSHS, their friends, special someone, and dedicated teachers, whose unwavering encouragement and support played a pivotal role in the successful completion of this study.

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