

Research Paper

From Exclusion to Enterprise: Lived Experiences of Disability Entrepreneurship in Egypt

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ABSTRACT

Despite growing recognition of entrepreneurship as a pathway toward economic inclusion, understanding of how persons with disabilities experience entrepreneurship beyond Western contexts remains limited. This study explored how persons with disabilities in Egypt make meaning of the supports and barriers they encounter in their entrepreneurial journeys. Using Interpretative Phenomenological Analysis (IPA), semi-structured interviews were conducted with ten Egyptian entrepreneurs with disabilities. Three interconnected themes emerged: transforming exclusion into entrepreneurial motivation, navigating compounded challenges as a “double burden,” and constructing alternative support ecosystems through disability communities and family networks. The findings illuminate how participants actively reframed structural exclusion as a basis for self-determined economic participation, drawing upon collectivist networks in ways that existing Western entrepreneurship literature has yet to adequately theorize. The study challenges deficit-based narratives of disability and individualistic models of entrepreneurship, underscoring the need for culturally grounded approaches that attend to Egypt’s informal economy, kinship structures, and collectivist values.

Keywords: *Egypt, Disability, Entrepreneurship, Middle East, Inclusion*

Persons with disabilities face unemployment rates approximately double those of non-disabled peers and encounter systematic exclusion from formal labor markets worldwide (International Labour Organization, 2022). This exclusion not only perpetuates economic marginalization but curtails rights to self-determination and social participation recognized in international frameworks (World Health Organization, 2011). Entrepreneurship has emerged as a meaningful alternative pathway, offering autonomy, flexibility, and a means of circumventing discriminatory employment practices (Pettinicchio et al., 2021; Kašperová & Kitching, 2021). Yet despite growing scholarly interest, relatively little is understood about how persons with disabilities actually navigate entrepreneurial journeys beyond Western contexts. This knowledge gap is particularly pronounced in the Middle East and North Africa, where distinct economic structures, cultural frameworks, and understandings of disability shape entrepreneurial realities in ways that existing literature

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cannot adequately capture. What follows reviews disability entrepreneurship as a strategy for economic inclusion, examines the theoretical limitations of prevailing Western frameworks, and positions Egypt as a context that exposes those inadequacies while inviting more contextually attuned theoretical development.

LITERATURE REVIEW

Disability Entrepreneurship as Economic Inclusion

Research suggests that persons with disabilities pursue entrepreneurship at rates equal to or exceeding those of non-disabled populations, motivated by limited employment alternatives, desires for workplace autonomy, and opportunities to apply skills that conventional labor markets tend to undervalue (Kašperová & Kitching, 2021). Entrepreneurship appears to offer meaningful possibilities for income generation, social inclusion, and psychological well-being (Drakopoulou Dodd & Keles, 2015). At the same time, this literature consistently reveals that entrepreneurs with disabilities encounter compounding barriers. Financial capital remains largely inaccessible through formal lending institutions, which frequently perceive disability as a marker of business risk (Pettinicchio et al., 2021). Attitudinal barriers manifest in customer skepticism, supplier wariness, and professional networks that exclude persons with disabilities from important business relationships (Jones & Latreille, 2011; Kašperová & Genus, 2023). Physical and digital infrastructures remain inaccessible in many contexts, creating operational burdens that fall disproportionately on entrepreneurs with disabilities (Drakopoulou Dodd & Keles, 2015). Together, these patterns point to entrepreneurship's significance as a site of aspiration and constraint, and to the continued need for contextual understanding of how these dynamics unfold in practice.

Theoretical Limitations of Western Entrepreneurship Frameworks

Existing disability entrepreneurship scholarship is marked by significant geographical and epistemological limitations. Systematic reviews indicate that the vast majority of research in this area originates in North America, the United Kingdom, and Australia (Caldwell et al., 2020), producing theories grounded in assumptions that may be inappropriate for diverse global settings. Shane and Venkataraman's (2000) influential opportunity recognition framework, for instance, presupposes entrepreneurial ecosystems characterized by formal institutions, transparent market information, and autonomous economic agents, conditions that are largely absent in contexts dominated by informal economies and kinship-based resource networks. The framework's emphasis on individual opportunity discovery does not easily account for how entrepreneurial possibilities may emerge through collectivist networks, family obligations, and informal governance mechanisms central to non-Western entrepreneurship (Bruton et al., 2021).

Similarly, Isenberg's (2010) entrepreneurial ecosystem model foregrounds formal support structures, including venture capital, policy frameworks, and research institutions, while rendering invisible the informal mechanisms that sustain entrepreneurship in many developing economies. The model presupposes stable institutional environments with enforceable property rights and accessible financial systems, an assumption that sits uneasily alongside contexts where kinship networks substitute for venture capital, where legitimacy derives from family reputation rather than formal credentials, and where regulatory ambiguity is routine (Welter, 2011). Baron's (2004) cognitive theory of entrepreneurial thinking presents parallel limitations, privileging individual pattern recognition and opportunity identification in ways that do not account for how entrepreneurial cognition may be constituted through collectivist values and family-based decision-making processes.

These limitations are especially consequential for disability entrepreneurship. Eckhardt and Shane's (2003) framing of entrepreneurial opportunities as objective phenomena awaiting discovery through individual search misrecognizes the social conditions through which entrepreneurs with disabilities navigate ecosystems that actively produce exclusion via inaccessible structures and discriminatory practices. For these entrepreneurs, possibilities are often constructed through the reinterpretation of barriers and the formation of alternative support networks (Drakopoulou Dodd & Keles, 2015), rather than discovered through systematic market search. Even recent frameworks addressing inclusive entrepreneurship (Bruton et al., 2021) retain individualistic assumptions about agency that do not fully engage how entrepreneurship in collectivist contexts may be relational in its orientation and collective in its purpose.

Critical Gaps in Contextual Understanding

The persistence of medical model perspectives in existing research further constrains theoretical development. Much disability entrepreneurship scholarship treats disability as individual impairment to be surmounted through personal resilience (Kašperová & Kitching, 2021), rather than attending to how entrepreneurial ecosystems themselves actively produce exclusion through inaccessible infrastructure, discriminatory attitudes, and structural barriers (Jammaers et al., 2020). This framing locates the problem within disabled bodies rather than within the social structures, organizational arrangements, and cultural meanings that construct disability as an obstacle to entrepreneurship. By positioning disability as individual deficit requiring individual compensation, existing research has not yet fully engaged how different cultural contexts, economic structures, and institutional arrangements give rise to different relationships between disability and entrepreneurship.

Egypt as a Theoretically Significant Context

Egypt illustrates settings that expose the inadequacies of existing frameworks while offering opportunities to develop richer theoretical understanding. Its extensive informal economy, in which the majority of economic activity occurs outside official channels, creates entrepreneurial conditions fundamentally unlike those assumed in Western entrepreneurship theory (Hassan & Sassanpour, 2008). Collectivist cultural orientations and kinship-based business networks shape how Egyptian entrepreneurs mobilize resources, establish legitimacy, and navigate obligations in ways that diverge markedly from individualistic paradigms. Business resources flow through family networks rather than formal financial institutions, and entrepreneurial success is frequently understood through the lens of family welfare rather than individual achievement. These dynamics call for theoretical frameworks capable of engaging how entrepreneurship operates through relational networks and collective identities.

Egypt's disability landscape reflects its own distinctive challenges, including pervasive stigma rooted in cultural and religious interpretations of disability, gender norms that compound the marginalization of women with disabilities, and the 2018 Disability Rights Law whose implementation and lived effects remain underexplored (Ead, 2024). These contextual features are not peripheral variables but constitutive elements shaping how disability, entrepreneurship, and economic participation are understood and enacted in everyday life.

Purpose of This Study

Despite the recognized significance of entrepreneurship for persons with disabilities (CAPMAS, 2017), empirical understanding of how Egyptian entrepreneurs with disabilities

experience their entrepreneurial journeys within this specific sociocultural and economic context remains limited. The theoretical frameworks that dominate disability entrepreneurship scholarship, including Shane and Venkataraman's (2000) opportunity recognition model, Isenberg's (2010) formal institution-centered ecosystem framework, and Baron's (2004) individualistic cognitive approach, cannot adequately account for how informal economies, collectivist networks, evolving disability policies, and Egyptian cultural attitudes shape the supports and barriers entrepreneurs encounter. Addressing these gaps requires a methodological approach capable of accessing participants' lived experiences and interpretive frameworks, while remaining open to meanings that diverge from Western theoretical expectations. This study therefore asks:

How do persons with disabilities in Egypt experience and make meaning of the supports and barriers they encounter in their entrepreneurial journeys?

METHOD

This study employed Interpretative Phenomenological Analysis (IPA), a qualitative methodology suited to exploring how individuals make sense of significant lived experiences (Smith et al., 2022). IPA's phenomenological foundation supports examination of participants' experiences from within their own frames of reference, without imposing predetermined interpretive categories; its hermeneutic commitment treats the researcher's interpretive engagement as central to the analytic process; and its idiographic approach enables nuanced attention to individual accounts while allowing shared experiential patterns to emerge across cases (Alase, 2017). These features made IPA particularly appropriate for a study seeking to understand how Egyptian entrepreneurs with disabilities experience and make meaning of their entrepreneurial journeys within a context that existing scholarship has rarely examined.

Participants

Ten entrepreneurs with disabilities from Egypt were recruited through purposive and snowball sampling via disability organizations, entrepreneurship networks, and social media platforms. Purposive sampling enabled the identification of information-rich cases representing diverse disability types, business sectors, and geographic regions (Palinkas et al., 2015), while snowball sampling facilitated access to entrepreneurs embedded within informal networks that formal recruitment channels rarely reach, a finding of particular importance given that informal economic activity accounts for the majority of entrepreneurial life in Egypt (Bruton et al., 2021). The sample comprised four males and six females, aged 25 to 45 years ($M = 34$, $SD = 7$), including five participants with physical disabilities, three with intellectual disabilities, one with hearing impairment, and one with multiple disabilities. Business sectors represented were hospitality ($n = 3$), retail ($n = 6$), and education ($n = 1$). Table 1 presents anonymized participant profiles.

Table 1: Participant Profiles

Pseudonym ^a	Age	Disability Type	Business Sector	Years in Business
Amira	32	Physical	Retail	3
Hassan	38	Hearing	Hospitality	5
Fatima	29	Intellectual	Retail	2
Kareem	41	Physical	Retail	7
Layla	27	Physical	Hospitality	1
Omar	35	Intellectual	Education	4
Nadia	30	Multiple	Retail	3
Salma	45	Physical	Retail	6

Pseudonym ^a	Age	Disability Type	Business Sector	Years in Business
Ahmed	33	Physical	Hospitality	2
Zainab	25	Intellectual	Retail	1

Note. ^a Pseudonyms were assigned during transcription to protect participant identities. All identifying details have been modified or omitted.

This sample size aligns with IPA's emphasis on in-depth idiographic analysis, wherein smaller samples enable detailed exploration of individual experiences while permitting meaningful patterns to emerge across cases (Smith et al., 2022). Inclusion criteria required participants to: (a) self-identify as having a disability; (b) have founded or co-founded a currently operating business in Egypt; (c) demonstrate at least one year of entrepreneurial engagement; (d) be at least 18 years of age; and (e) possess fluency in Arabic or English.

Data Collection

Semi-structured interviews were conducted via video conferencing between March and August 2023, an approach that addressed participants' accessibility needs while accommodating geographic dispersion across Egypt (Saunders et al., 2023). Interviews ranged from 60 to 90 minutes and explored pathways into entrepreneurship, supports and barriers encountered, family and community dynamics, interactions with formal institutions, cultural and religious influences, and the meanings participants attributed to entrepreneurship and disability identity (Brinkmann & Kvale, 2018). All participants provided informed consent prior to participation. Interviews were audio-recorded and transcribed verbatim by the research team, with pseudonyms assigned and all identifying information removed during transcription. Arabic-language interviews were transcribed in the original language before analytical excerpts were translated into English; back-translation procedures were employed to verify conceptual equivalence across languages (Al-Amer et al., 2015). Field notes captured contextual observations, non-verbal communication, and researchers' reflexive responses throughout the data collection process (Phillippi & Lauderdale, 2018).

Analytical Strategy

Analysis followed Smith et al.'s (2022) six-stage IPA framework. Each author independently analyzed all transcripts through repeated immersive readings, generating descriptive comments that captured the experiences described, linguistic comments that attended to participants' language use and narrative structure, and conceptual comments that engaged interpretively with underlying meaning-making processes. Emergent themes were developed to represent experiential concerns, balancing attention to participants' explicit statements with interpretive engagement with implicit meanings. Consistent with IPA's idiographic commitment, each case was analyzed in full before moving to the next. Following independent analysis, collaborative interpretation sessions explored convergences and divergences across cases. Where interpretive differences arose, the research team returned to the original transcripts to understand alternative readings. The final thematic structure was established through consensus, ensuring that interpretations were grounded in the data and multiply validated (Levitt et al., 2021).

Ethical Considerations and Reflexivity

Ethical approval was obtained from the Institutional Review Board at the International Executive School (Strasbourg, France). The research adhered to the British Psychological Society Code of Human Research Ethics (British Psychological Society, 2021), grounded in principles of respect, beneficence, and justice (Beauchamp & Childress, 2019). In

recognition of Egypt's small disability entrepreneurship community and the associated risks to anonymity, participants reviewed anonymized excerpts from their interviews prior to publication. Back-translation served both methodological and ethical functions, supporting faithful representation of participants' meaning-making across linguistic boundaries (Temple & Young, 2004).

The research team maintained ongoing reflexivity through individual journals and collaborative meetings. All four authors are specialists in organizational culture and behavior. Two identify as Arab scholars with cultural and linguistic familiarity with Egypt's social and business contexts; one holds a Malaysian background; and one a Myanmarese background. This cross-cultural positioning facilitated culturally attuned interpretation of participants' accounts, particularly with respect to informal business practices, kinship networks, and religious meanings shaping entrepreneurial experiences, while also bringing sensitivity to dynamics of cultural outsidership where relevant. None of the authors identify as persons with disabilities. This outsider positioning was acknowledged throughout as both a limitation and a methodological responsibility. While the team could not draw on personal disability experience, sustained reflexive attention was directed toward ensuring that participants' own perspectives remained central to the analytic process, rather than being refracted through assumptive frameworks. Deficit framings and inspirational narratives that celebrate disability "overcoming" were deliberately avoided in favor of attending to how participants themselves made meaning of their experiences.

RESULTS

Three interconnected themes emerged from the analysis: transforming exclusion into entrepreneurial motivation, navigating compounded entrepreneurial challenges, and constructing alternative support ecosystems. Table 2 summarizes these themes and their phenomenological significance.

Table 2: Summary of Themes and Findings

Theme	Core Experiential Components	Phenomenological Significance
From Exclusion to Self-Determination	Employment rejection and reframing; expectations of dependency as horizon-narrowing; accessibility gaps reconstituted as market knowledge	Reconstitution of identity from recipient to creator; transformation of shame into agency; reclamation of economic personhood through entrepreneurial action
Navigating the Double Burden	Inaccessible infrastructure as embodied exclusion; constant credibility negotiation; constrained financial access; alternative resource strategies	Simultaneous inhabitation of entrepreneurial and disability worlds; invisible labor as daily cost; strategic identity management; resilience experienced as imposed necessity
Constructing Support Ecosystems	Disability community networks; family attitude transformation; assistive technology as independence enabler; disability experience as entrepreneurial asset	Creation of alternative legitimacy structures; marginality as epistemic resource; collective redefinition of entrepreneurial success; individual achievement as communal act

Theme 1: “From Exclusion to Self-Determination” – Reframing Structural Barriers as Grounds for Entrepreneurial Agency

Employment rejection emerged as a foundational experience shaping how participants made sense of their relationship to conventional economic structures. For these individuals, repeated rejections accumulated not merely as practical obstacles but as profound challenges to their sense of economic personhood. The meaning attributed to rejection shifted over time through a process of interpretive reframing. One participant reflected:

After maybe the fifteenth rejection, I just stopped seeing it as my problem, you know? I started thinking, this is their loss, not mine. That’s when I said to myself, why am I doing this? I’ll just create my own company where my disability isn’t going to be the reason they say no.

The shift from “my problem” to “their loss” captures a fundamental transformation in attribution, in how the locus of difficulty came to be located. This reframing enabled participants to externalize what had been internalized as personal deficit, reconstituting it as a property of the system rather than the self. The decision to “create my own company” thus carried meaning beyond practical problem-solving; it represented an assertion of economic legitimacy and a reclamation of agency that conventional employment structures had denied. Societal expectations of permanent dependency emerged as another significant dimension of this theme. Such expectations were experienced as active foreclosures of alternative futures, shaping the horizon of what participants understood as possible for themselves. One entrepreneur described: “Everyone around me just assumed I’d be living on government support forever. Like that was my only option. Starting my business, it was like my way of telling them, just watch me. Watch me prove you all wrong.” The phrase “my only option” illuminates how expectations of dependency functioned to narrow the perceived range of available lives. Entrepreneurship, in this framing, represented an expansion of that horizon, with business creation serving simultaneously as economic activity and performative demonstration of capability.

A further dimension of this theme involved the reinterpretation of lived experiences of marketplace exclusion as a form of specialized market knowledge. One participant shared: “All those accessible services I couldn’t find as a customer, all that frustration, that became my business idea. I thought, if I need this, other people need it too.” Another elaborated: “When I couldn’t find wheelchair-accessible transportation for business meetings, I didn’t just get angry. I got strategic. I thought, this is exactly the gap I can fill. And now when other entrepreneurs with disabilities use my service, I know I’m not just running a business, I’m changing what’s possible for all of us.” In this way, business creation became the medium through which participants brought together seemingly contradictory positions, that of the marginalized consumer and that of the market expert, into a more coherent and self-directed sense of identity. This transformation extended beyond individual benefit: entrepreneurship carried collective meaning, oriented toward what participants understood as a broader reconfiguration of possibility.

Theme 2: “Navigating the Double Burden” – Making Sense of Compounded Psychosocial and Structural Challenges

The simultaneous navigation of entrepreneurship’s demands and disability-related exclusions produced what participants experienced as qualitatively distinct challenges. Physical barriers were interpreted not as isolated inconveniences but as materialized expressions of broader assumptions about who belongs in business spaces. One participant described attempting to open a business account: “I remember trying to open my business

account at the bank and I couldn't even get in the building. It wasn't just inconvenient. It felt like the whole system was saying, you don't belong here. You're not supposed to be doing business." The bank entrance functioned symbolically as a threshold encoding cultural assumptions about who legitimately occupies entrepreneurial space, a dynamic that might be understood as embodied exclusion, in which physical barriers function as material expressions of marginalizing social beliefs.

Beyond access to physical spaces, participants navigated ongoing credibility challenges that touched on fundamental questions of competence. One entrepreneur described: "Every single time a customer would question whether I could actually run this business, I had to make a choice. Do I spend my energy trying to educate this person, or do I just move on and find different customers? Eventually I learned to think of these moments as chances to change how people think." Another articulated the cumulative weight of these encounters: "It's like I'm on trial every day. Other entrepreneurs, they just do business. Me? I'm doing business and constantly defending my right to be doing it. That takes a toll you can't see on any balance sheet." The courtroom metaphor captures the adversarial quality of everyday business life, and the "toll you can't see" speaks directly to the psychosocial burden: emotional labor, time, and energy diverted from business activity toward the ongoing work of legitimacy-building, costs that formal entrepreneurship frameworks rarely surface.

Limited access to financial resources constituted another dimension of the double burden, prompting alternative resource strategies that participants interpreted through complex and often contradictory lenses: "When the banks wouldn't give me a loan, I had to get creative in ways other entrepreneurs never had to. I bootstrapped, I bartered, I built partnerships. Looking back, not having access to traditional funding forced me to develop skills that actually made my business stronger and more resilient." Participants held contradictions simultaneously, acknowledging the unfairness of financial exclusion while extracting meaning from the experience, refusing victimhood even as they acknowledged victimization. The necessity to "get creative" was understood as both burden and teacher, building adaptive capacities that participants connected to the distinctiveness of their businesses, while also marking the systemic inequities that made such creativity necessary.

Theme 3: "Constructing Support Ecosystems" – Creating Meaning Through Community, Relationships, and Reframing

Rather than passively accepting the inadequacies of mainstream support structures, participants actively constructed alternative ecosystems that became central to how they understood their entrepreneurial journeys. The disability community emerged as far more than a social network, providing forms of understanding and validation unavailable in mainstream entrepreneurial spaces: "We just get each other in a way the mainstream business world never could. We understand the challenges, we celebrate the wins together. It's different." Within this space, the double burden was recognized without requiring articulation, strategies circulated freely through peer exchange, and success was experienced as collective. Another entrepreneur elaborated: "In the disability entrepreneur community, I don't have to hide the hard parts. Everyone knows what it's like when a supplier talks to your assistant instead of you, or when accessibility issues kill a potential deal. But we also share strategies, make referrals, sometimes partner on projects. It's business networking that actually understands my business reality."

Transformations in family relationships were experienced as both personal validation and broader shifts in how disability and capability were understood within participants'

households: “The moment I knew things had really changed was when my family stopped treating me like I needed protection and started asking me for business advice. That’s when I knew I’d changed how they see disability.” The shift from protection-recipient to advice-giver represents a fundamental reordering of authority and expertise within family systems. Participants understood their entrepreneurial engagement as carrying a relational and pedagogical dimension, in which their visible success actively reshaped family members’ understandings of disability and human possibility.

Assistive technology was experienced as an “independence enabler,” fundamentally reshaping participants’ relationships to entrepreneurial participation: “My screen reader, it’s not just about accessing information. It gave me independence. It put me on equal footing so I could compete on my own terms.” The reinterpretation of disability-related experience as a source of entrepreneurial insight emerged as another significant dimension of this theme: “Think about it. I’ve spent my whole life navigating a world that wasn’t built for me. That taught me problem-solving skills you can’t learn in any business school.” This reframing inverts deficit models, positioning marginality as a form of learning that confers a distinctive epistemic vantage point: an attunement to problems and possibilities that remains less accessible to those who navigate more accommodating worlds.

Participants also articulated alternative frameworks for understanding entrepreneurial success that challenged individualistic notions of achievement. One entrepreneur observed: “For me, success isn’t just about profit. It’s every time someone sees what I’ve built and realizes that people with disabilities can be the ones creating jobs, not just looking for them.” Another elaborated: “I measure success by how many other people with disabilities I can bring along, hiring them, mentoring them, showing them it’s possible. If I build a successful business but I’m the only one with a disability who benefits, what’s the point?” These alternative ecosystems did not merely accommodate disability but centered it, transforming marginalized positioning from liability into analytical resource, and individual achievement into something oriented toward collective advancement.

DISCUSSION

This study is among the first in-depth explorations of how persons with disabilities in Egypt experience and make meaning of their entrepreneurial journeys. The analysis challenges Western theoretical frameworks that dominate entrepreneurship scholarship, revealing how opportunity recognition, entrepreneurial cognition, and ecosystem support are understood and enacted differently in contexts characterized by informal economies, collectivist cultural values, and systematic exclusion.

Participants described constructing opportunities through the reinterpretation of exclusion as specialized market knowledge, an account that sits in tension with Shane and Venkataraman’s (2000) foundational assumption that entrepreneurial opportunities exist objectively, awaiting discovery through systematic search. Rather than exhibiting what the literature terms Kirznerian alertness or superior information processing, participants engaged in what might be understood as a form of epistemic creation, in which accumulated lived experience of marginalization generated situated market insights that remained inaccessible to those who had not navigated comparable barriers. The transformation from consumer frustration to market insight represents a distinctive mode of opportunity formation that existing frameworks struggle to theorize; participants did not discover opportunities through individual information search but constructed them through accumulated experience of structural exclusion. This resonates with Williams and Shepherd’s (2020) work on how

marginalized entrepreneurs create rather than discover possibilities through social bricolage and innovative recombination, and with emerging perspectives on opportunity formation in resource-constrained environments (Korsgaard et al., 2015). In Egypt's context, where formal market information remains limited and entrepreneurial ecosystems routinely exclude persons with disabilities, the presumption that opportunities can be identified through systematic search appears particularly inadequate (Bruton et al., 2021; Welter, 2011).

The cognitive transformation participants described, from internalizing rejection to recognizing systemic failure, also illuminates limitations in Baron's (2004) individualistic model of entrepreneurial thinking. In participants' accounts, entrepreneurial cognition was experienced as emerging through profoundly social and relational processes, embedded in community interactions and kinship networks (Shepherd et al., 2014; Gregoire et al., 2010). Decisions consistently arose through collective sense-making shaped by family expectations, kinship obligations, and community networks that determine resource access and confer business legitimacy (Discua Cruz et al., 2021). This aligns with Bruton et al.'s (2021) contention that entrepreneurial cognition in non-Western contexts cannot be understood apart from collectivist cultural frameworks, suggesting that cognitive models derived from Western individualistic contexts may fundamentally mischaracterize how entrepreneurial thinking operates in relational systems where individual and collective identities are not readily separable.

The double burden participants navigated extends critical disability scholarship into entrepreneurship research by illuminating how entrepreneurial ecosystems actively produce disability through exclusionary structures (Jammaers et al., 2020). When participants interpreted inaccessible infrastructure as materializing cultural assumptions about who legitimately belongs in business spaces, they drew attention to how physical barriers function symbolically to communicate exclusion (Atewologun et al., 2017), a finding that challenges medical model perspectives which locate disability as individual impairment requiring personal resilience (Kašperová & Kitching, 2021), and aligning instead with social model arguments that disability is produced through organizational arrangements, institutional practices, and cultural meanings. The credibility challenges participants described constitute a form of invisible labor, the ongoing negotiation of basic legitimacy, that formal entrepreneurship frameworks treating barriers as neutral environmental features cannot adequately theorize (Ahl & Marlow, 2021; Balcazar et al., 2023). In Egypt's informal economy, where regulatory enforcement remains limited and personal relationships shape business viability (Hassan & Sassanpour, 2008), participants' interpretive capacities for understanding how macro-level exclusionary systems surface in micro-level interactions emerged as crucial entrepreneurial competencies rarely recognized in existing scholarship.

Participants' reinterpretation of disability experience as a source of entrepreneurial insight inverts deficit assumptions prevalent in disability employment literature (Pettinicchio et al., 2021). Significantly, Egyptian entrepreneurs understood these capabilities through collective rather than individualistic lenses, measuring success by community impact rather than personal gain (Stephan et al., 2023). This collective orientation reflects participants' embeddedness in collectivist cultural contexts and aligns with Kimmitt et al.'s (2020) research showing how entrepreneurs in collectivist societies understand success through community welfare rather than individual returns, a pattern that suggests cultural contexts shape not only entrepreneurial processes but the very criteria by which entrepreneurial success is understood (Welter et al., 2017).

The construction of alternative support ecosystems through disability communities and family networks stands in direct contrast to Isenberg's (2010) framework, which positions formal institutional supports, including venture capital, incubators, and policy infrastructure, as the foundations of effective entrepreneurial ecosystems. Participants found meaningful support not through these formal channels but through disability communities that provided understanding, validation, and collective resource mobilization unavailable in mainstream spaces where disability is often treated as a signal of incapacity. This resonates with scholarship on marginalized entrepreneurial ecosystems, where informal structures substitute for absent formal supports while generating distinctive social capital and community legitimacy (Webb et al., 2013). Given that approximately 60% of Egypt's economic activity occurs informally (Hassan & Sassanpour, 2008) and formal entrepreneurial institutions remain underdeveloped, Isenberg's framework has limited explanatory purchase for understanding how ecosystems function for disabled entrepreneurs in this context.

The gap between legislative intention and lived experience emerged as a critical subtext across interviews. The 2018 Disability Rights Law appeared largely peripheral to participants' entrepreneurial meaning-making, a striking absence given that the legislation had been in place for five years at the time of data collection. When referenced, participants expressed measured skepticism about enforcement: "The law says buildings should be accessible, but I still can't get into most of the banks or government offices I need for my business. The rules exist on paper, but who makes sure anyone follows them?" This reflects broader dynamics in contexts where informal practices frequently supersede formal regulations (Hassan & Sassanpour, 2008), suggesting that disability entrepreneurship policy must address the implementation ecosystem in full, attending to enforcement mechanisms, compliance monitoring, and the accessibility of remediation processes, rather than limiting attention to legislative frameworks alone.

Family transformations illuminate relational dimensions that remain understudied in collectivist contexts, where family embeddedness shapes entrepreneurial behavior in ways that Western frameworks do not easily accommodate (Alsos et al., 2020; Discua Cruz et al., 2021). Whereas Western literature tends to engage family involvement primarily through financial capital or succession frameworks, participants' accounts revealed that attitude transformations within family systems validated their competence while reshaping household understandings of disability and capability. This extends Williams and Shepherd's (2020) work on communal entrepreneurship and identity reconstruction, while pointing to the possibility that in contexts where kinship networks determine resource access, entrepreneurial legitimacy within family systems may matter more for long-term sustainability than formal market recognition (David & Schäfer, 2022; Villaseca et al., 2021).

These findings carry three theoretical contributions of broader significance. First, they suggest that opportunity construction, rather than discovery, better characterizes how marginalized entrepreneurs navigate contexts where systematic exclusion generates distinctive forms of market knowledge, extending effectuation and bricolage perspectives into disability entrepreneurship. Second, they reveal entrepreneurial cognition as fundamentally social and collective in relational cultural systems, challenging individualistic cognitive models. Third, they show how informal community networks constitute the primary entrepreneurial infrastructure in developing economy contexts, complicating formal institution-centered ecosystem frameworks (Mair & Marti, 2009; Welter, 2011). Together,

these contributions suggest that entrepreneurship theories developed in Western contexts require meaningful reconceptualization to engage MSME development in Global South settings characterized by informal economies, collectivist values, and the experiences of marginalized entrepreneurs.

Implications

Given the demonstrated limitations of Western frameworks, interventions aimed at supporting disability entrepreneurship in Egypt would benefit from moving beyond importing Western models toward approaches that engage the relational, collective, and culturally embedded dimensions of entrepreneurship in this context (Bruton et al., 2021; Kimmitt et al., 2020). For policymakers, the 2018 Disability Rights Law calls for robust enforcement mechanisms capable of translating legislative intention into entrepreneurial reality (Ead, 2024). Accessible compliance monitoring within the General Authority for Investment and Free Zones, preferential procurement programs connecting government agencies to disability-owned MSMEs, and certification pathways through the Ministry of Social Solidarity, drawing on South African and Indian models (International Labour Organization, 2022), would represent meaningful steps toward this goal. Tax incentives covering assistive technology, accessibility modifications, and transportation should be structured as automatic deductions rather than complex application processes that disadvantage informal entrepreneurs.

Support organizations would benefit from reconceptualizing their work from individual capacity-building toward ecosystem development, leveraging disability communities as entrepreneurial infrastructure. Cohort-based programs supporting collectives rather than individuals, shared workspace arrangements, peer mentoring structures, and evaluation metrics oriented toward network strengthening and collective resource mobilization would better align with the meaning-making frameworks participants described (Stephan et al., 2023; Zahra et al., 2013). Training that reframes disability-informed problem-solving as market asset rather than personal deficit. Family-inclusive programming that builds family capacity as genuine business partners rather than protective figures would similarly recognize that entrepreneurial sustainability in Egypt's collectivist context depends substantially on kinship participation (Alsos et al., 2020; David & Schäfer, 2022).

Financial institutions would benefit from developing alternative creditworthiness frameworks that recognize how conventional criteria structurally disadvantage entrepreneurs whose disabilities constrained earlier formal employment (Pettinicchio et al., 2021). Pilot models drawing on informal market proof of concept and disability community endorsement as legitimate indicators of business viability, drawing on solidarity group lending approaches that leverage social collateral (Wydick et al., 2014), offer one promising direction. Physical and digital accessibility improvements, including assistive technology-compatible banking platforms, are essential foundations for any meaningful inclusion effort (International Finance Corporation, 2020). Entrepreneurship education would benefit from curricula that engage collectivist values, incorporate family obligations into business planning, and teach networking through kinship systems rather than transplanting Western individualistic models (Kimmitt et al., 2020).

Limitations and Future Research

This study's focus on active entrepreneurs with established ventures introduces survivorship considerations of interpretive significance. Participants who persisted through entrepreneurial challenges likely possess characteristics, resources, or social capital that

entrepreneurs who exited may not. The meaning-making processes identified, including the reframing of exclusion as motivation, the reconstitution of barriers as opportunity, and the construction of alternative support ecosystems, may reflect strategies associated with persistence rather than universal experiences of disability entrepreneurship in Egypt. Those who left entrepreneurship might describe the same barriers in fundamentally different terms (Korsgaard et al., 2015).

The interpretive approach prioritizes depth over breadth, and findings are not intended to be generalized beyond this sample (Alase, 2017). Purposive sampling captured urban entrepreneurs with established ventures, and experiences in rural contexts, where participants navigate different infrastructural constraints, social attitudes, and market conditions, remain underexplored. The sample composition also constrains understanding of how different disability types shape entrepreneurial meaning-making; sensory or cognitive disabilities may give rise to substantially different interpretive processes than the physical disabilities more prominently represented. Gender dynamics received limited attention despite the likelihood that Egypt's patriarchal context compounds challenges for women entrepreneurs with disabilities, a dimension that warrants dedicated scholarly attention (Ahl & Marlow, 2021; Balcazar et al., 2023).

Future research should pursue longitudinal studies tracking entrepreneurs from venture conception through maturation, comparative work examining urban and rural contexts, and studies centered on gender-disability intersectionality (Balcazar et al., 2023). Complementary quantitative research examining performance outcomes and survival rates would provide empirical grounding for policy advocacy, while evaluation studies examining collective entrepreneurship programs would generate practical evidence about effective MSME development approaches (Chowdhury et al., 2020). Comparative research across Middle Eastern and North African contexts would clarify which patterns are Egypt-specific and which reflect broader regional dynamics, contributing to theoretical understanding of how informal economies, Islamic frameworks, and collectivist values together shape disability entrepreneurship across Muslim-majority societies (Dana et al., 2021).

CONCLUSION

This study explored how persons with disabilities in Egypt experience and make meaning of entrepreneurship within contexts shaped by informal economic structures, collectivist cultural values, and an evolving disability rights framework. The analysis revealed entrepreneurs constructing rather than discovering opportunities, engaging in collective meaning-making, and building alternative support ecosystems in place of formal institutional provisions. These patterns challenge Western frameworks by contesting individualistic opportunity discovery models, complicating cognitive theories of entrepreneurial thinking, and exposing the invisibility of informal networks in ecosystem frameworks. By centering the lived experiences of Egyptian entrepreneurs with disabilities, this research underscores the need for contextually grounded approaches that honor cultural context, leverage community ecosystems, and recognize marginality as a genuine entrepreneurial resource. Inclusive policies informed by this situated understanding hold the potential to advance both disability rights and broader economic participation.

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Conflict of Interest

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