

Self-Employment Experience: A Perspective from Individuals with Spinal Cord Injury



By

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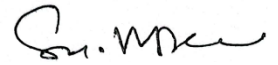
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Statement of Authorship

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Dedication

I express my gratitude to the Almighty Allah for providing me with the strength, wisdom, and determination to achieve this academic milestone. I wholeheartedly dedicate this accomplishment to my beloved family.

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List of Abbreviations

ASIA:	American Spinal Cord Injury Association
BBS:	Bangladesh Bureau of Statistics
BHPI	Bangladesh Health Professions Institute
CRP:	Centre for the Rehabilitation of the Paralyzed
CRPD:	Convention on the Rights of Persons with Disabilities
EWD:	Entrepreneurs with Disabilities
IRB:	Institutional Review Board
NGO:	Non-Governmental organization
NSPD:	National Survey on Persons with Disabilities
OT:	Occupational Therapy
OTs:	Occupational Therapists
QOL:	Quality of life
SCI:	Spinal cord injury
SCIs:	Spinal cord injuries
WHO:	World Health Organization

Abstract

Background: In Bangladesh, a significant portion of individuals with spinal cord injuries (SCI), actively engages in self-employment. Understanding the challenges and opportunities they faced in their journey of self-employment is crucial for addressing the specific needs and supportive environment.

Aim: The study aims to explore the experience of self-employment among individuals with spinal cord injury.

Methodology: The study was a phenomenological qualitative research design to collect in-depth information from participants. Purposive sampling was used, and nine (9) participants were selected who met the inclusion criteria. A semi-structured question, face-to-face interviews were conducted using a self-developed interview guide. Thematic analyses were used for data analysis.

Results: The study identifies three themes such as 1) motivating factors of self-employment, 2) challenges regarding self-employment, 3) opportunities for self-employment and 4) adaptive strategies for successful self-employment. The research found that individuals with SCI chose self-employment because they want freedom, are determined, and want to overcome societal negligence. Sometimes it was tough because of financial constraints, accessibility issues, and gender discrimination. However, having support from family members, peers, assistive device, and using social media helped to overcome these challenges.

Conclusion: The study sheds light on the factors influencing self-employment decisions among individuals with SCI. They need proper motivation, encouragement, financial assistance, accessible environment, and training opportunities to sustain self-employment. This study helps to make a more inclusive and empowering environment for individuals with SCI who want to start and keep successful in self-employment.

Keyword: Spinal Cord Injury, Self-employment, Experience, Individual with SCI, Person with Disability.

CHAPTER I: INTRODUCTION

1.1 Background of the Study

Spinal Cord Injury (SCI) is characterized by harm to the spinal cord that results in temporary or permanent alterations in its functioning. It leads to fracture or dislocation of the vertebrae or intervertebral discs which in turn ruptures the spinal cord partially or fully disruptions in regular sensory, motor, or autonomic functioning (Ahuja et al., 2017; Singh et al., 2014). According to WHO (2013) every year, around 0.25 to 0.5 million people worldwide suffer from spinal cord injury, as estimated by the World Health Organization. SCI refers to a form of disability. Worldwide, there are over 650 million people with disabilities. The United Nations Convention on the Rights of Persons with Disabilities (CRPD) Article 1 defines a person with a disability as ‘someone who has long-term physical, mental, intellectual, or sensory impairments which in interaction with various barriers may hinder their full and effective participation in society on an equal basis with others’ (United Nations, 2006). In the European Union, around 80 million people have disabilities of varying degrees, and they often face barriers that hinder their full participation in society and employment (Pagan-Rodriguez, 2014).

The issue of disability and employment has taken centre stage on the global arena in part because it is recognized across several areas of the United Nations Sustainable Development Goals, in which confrontation of extreme poverty in its many manifestations is the number one goal. The World Health Organization (2011) reports about 15 percent of the world’s population has a disability. In developing countries, 80 to 90 percent of people with disabilities of working age are unemployed (United

Nations, 2005). Active community participation in employment is positively associated with quality of life (QOL) in individuals with spinal cord injury (SCI) (Barclay et al., 2015; Simpson et al., 2012). In developing nations, where formal and comprehensive welfare systems are often lacking for the unemployed and disabled individuals, those with spinal cord injuries (SCI) may exhibit greater motivation to overcome obstacles for the sake of survival (Hossain et al., 2019).

Poverty and disability are often interrelated (DFID, 2000; ILO, 2002). Disability does not only affect the person itself, but it also affects the family, the networks, and the surroundings in general. In Bangladesh, spinal cord injuries (SCIs) have severe financial consequences for individuals and their families, pushing many into extreme poverty. This is because those most commonly injured are young individuals who serve as the primary earners for their families (Hossain et al., 2019). Then, self-employment becomes a choice for them. Self-employment and business ownership can serve as promising ways for reducing employment disparities among people with disabilities. These options have the potential to diminish employment obstacles and decrease the unemployment rate among person with disabilities (Griffin et al., 2003; Yamamoto et al., 2012).

Self-employment is typically described as engaging in work to generate personal profit instead of receiving wages from an employer. It serves as an alternative to traditional salaried employment and can be measured by factors such as the average weekly hours dedicated to one's independent business. In contrast, entrepreneurship involves the introduction of something new and innovative to the market. It emphasizes the creation of novel offerings and approaches within the business (Norstedt & Germundsson, 2021).

As per Bangladesh Persons with Disability Rights and Protection Act-2013, disability is categorized into twelve domains: autism or autism spectrum disorder, physical disability, mental illness disability, visual impairment, speech impairment, intellectual disability, hearing impairment, cerebral palsy, down syndrome, hearing-speech impairment, multidimensional disability, and other types of disability. Notably, physical disability is the most prevalent form of disability in Bangladesh when compared to other categories (BBS, 2022).

The context of employment among persons with disabilities is not integrated into any standard data collection or surveillance system within the healthcare sector (Jahan, 2021). The recent National Survey on Persons with Disabilities (NSPD) shows that the disability prevalence in Bangladesh is 2.80%. About 27.21% of individuals with disabilities are employed. Among those who are employed, the majority are self-employed, constituting 54.94% of this group (BBS, 2022). Spinal cord injuries (SCIs) frequently occur among young manual laborers in Bangladesh as a result of accidents that happen while they are working (Hossain et al., 2015; Mustary Rahman et al., 2018). Before their injury, the individual typically returned to their previous occupation, while most people with spinal cord injuries (SCIs) transitioned to self-employment (Ferdiana et al., 2021).

A significant portion of individuals with SCI are engaged in self-employment in Bangladesh. Regarding on employment studies of individuals with SCI were mostly conducted in the United States, Australia, Nepal, Belgium, and Canada. Formal employment of people with disabilities has also widely researched in context of Bangladesh. However, self-employment for SCIs is less focused worldwide and as well as in Bangladesh. It is important to conduct in-depth studies to understand their experiences and journeys as self-employed individuals.

1.2 Justification of the Research

This study provides valuable insights that can be beneficial for occupational therapy professionals. The findings from this research help occupational therapy professionals offer more informed guidance and assistance to individuals with SCI who are interested in exploring self-employment to achieve greater independence and improve their quality of life. Occupational therapists can play a pivotal role in facilitating the journey of individuals with SCI towards self-employment. By addressing physical, psychological, and societal aspects, occupational therapy interventions can empower individuals to overcome challenges, capitalize on opportunities, and lead fulfilling, independent lives as self-employed.

This study holds significant importance for individuals with spinal cord injury in Bangladesh for several reasons. There are significant portion of individuals with disabilities are engaged in self-employment in Bangladesh. It is important to conduct in-depth studies to understand specifically individuals with spinal cord injury experiences and journeys as self-employed individuals. Such studies shed light on the unique challenges and opportunities they face in the world of self-employment. This study addressed a critical knowledge gap by explaining the reasons behind individuals with spinal cord injury choosing self-employment as a career path. Second, it empowers them by expanding their career prospects, which could potentially reduce future unemployment rates. Additionally, the study assists the government and support groups in crafting improved policies and programs to aid those with disabilities who aspire to start their own businesses. The promotion of self-employment among individuals with SCI has far-reaching benefits. It relieves the burden on social assistance programs, ensuring more sustainable support mechanisms while also contributing to the country's

economic growth over time. Additionally, fostering self-employment stimulates local innovation and generates new business ideas that benefit society as a whole.

In the future, self-employment is likely to have a positive impact on the mental health and self-esteem of individuals with disabilities, allowing them to feel more integrated into society and challenge stereotypes. As most of the population does not believe that individuals with SCI can also be employed as others. This study will show that the individuals with SCI have desire for suitable work according to their wish. Overall, this research has the potential to make a positive difference in the lives of individuals with spinal cord injury in Bangladesh by providing greater opportunities and enhancing their overall well-being.

1.3 Study Question, Aim, Objectives

1.3.1 Study Question

What are the experiences of self-employment among individuals with spinal cord injury?

1.3.2 Aim

The study aims to explore the experience of self-employment among individuals with spinal cord injury.

1.3.3 Objectives of the Study

The objective of the study is:

1. To find out the reasons that lead individuals with spinal cord injury to pursue self-employment.
2. To explore the challenges and opportunities faced by individuals with spinal cord injury to pursue self-employment.

3. To explore the overcoming strategies for sustaining self-employment by individuals with spinal cord injury.

1.4 Operational Definitions

1.4.1 Spinal Cord Injury

A Spinal Cord Injury (SCI) is characterized by harm to the spinal cord that results in temporary or permanent alterations in its functioning. It leads to fracture or dislocation of the vertebrae or intervertebral discs which in turn ruptures the spinal cord partially or fully disruptions in regular sensory, motor, or autonomic function, which consequently affect an individual's physical, emotional, and societal well-being. SCIs are categorized into two main types: traumatic and non-traumatic (Ahuja et al., 2017; Singh et al., 2014).

1.4.2 Individuals with SCI

Injury to the spinal cord impacts sensory and motor signals at the site of the damage, as well as the autonomic nervous system. Spinal cord injuries are categorized as either complete or incomplete. According to the American Spinal Cord Injury Association (ASIA), a complete injury is characterized by the absence of sensory or motor function below the lowest sacral segment (S4-S5). A complete injury occurs when the spinal cord is entirely severed due to factors such as compression, dislocation, rotation, extension, overstretching, or a complete disruption of blood supply. In such cases, patients experience a total loss of sensation and movement below the injury site, and if the grey matter of the spinal cord becomes irreversibly damaged, the injury is considered irreversible. On the other hand, an incomplete injury is diagnosed when there is partial preservation of sensory and/or motor function below the neurological

level and in the lower social segment (S4-S5) (Kirshblum et al., 2014; Rupp et al., 2021).

1.4.3 Self-Employment

Self-employment is typically described as engaging in work to generate personal profit instead of receiving wages from an employer. It serves as an alternative to traditional salaried employment and can be measured by factors such as the average weekly hours dedicated to one's independent business. In contrast, entrepreneurship involves the introduction of something new and innovative to the market. It emphasizes the creation of novel offerings and approaches within the business (Norstedt & Germundsson, 2021).

CHAPTER II: LITERATURE REVIEW

2.1 Incidence and Prevalence of SCI in Bangladesh

The recent National Survey on Persons with Disabilities (NSPD) shows that the disability prevalence in Bangladesh is 2.80% (BBS, 2022). In Bangladesh, a country with a population of 164 million, lacks precise data on the occurrence of Spinal Cord Injuries (SCIs). However, estimates suggest that there are likely between 3,280 and 6,560 new SCI cases annually in the country. Unfortunately, the Centre for the Rehabilitation of the Paralyzed (CRP) can only admit 400 new SCI patients each year (Hossain et al., 2019). In the absence of a national database for individuals with Spinal Cord Injuries (SCIs) in Bangladesh, the recent study encompassed individuals with both traumatic and non-traumatic Spinal Cord Injuries (SCIs).

According to Uddin et al., (2023) provided data that represents the geographical distribution of individuals with SCIs in various divisions of Bangladesh, revealing the following distribution: Dhaka (48.3%), Chattogram (18.8%), Barisal (8.7%), Khulna (7.5%), Rajshahi (7%), Rangpur (1.7%), Mymensingh (6%), and Sylhet (1.9%). Regarding age groups, the majority of individuals with SCIs fell within the 18-30 age (33.4%), 31-45 (29.2%) and 46-60 (22.6%). The mean age was approximately 38.3 years. There were fewer individuals with SCIs under 18 years of age (6.1%) and over 76 years (0.8%). The gender distribution 71.4% were males, and 28.6% were females, resulting in a male-to-female ratio of 5:2.

2.2 Self-employment of SCIs in Bangladesh

The recent National Survey on Persons with Disabilities (NSPD) shows that the disability prevalence in Bangladesh is 2.80%. About 27.21% of individuals with

disabilities are employed. Among those who are employed, the majority are self-employed, constituting 54.94% of this group (BBS, 2022). Spinal cord injuries (SCIs) frequently occur among manual laborers in Bangladesh as a result of accidents that happen while they are working (Hossain et al., 2015; Mustary Rahman et al., 2018). Before their injury, the individual typically returned to their previous occupation, while most people with spinal cord injuries (SCIs) transitioned to self-employment (Ferdiana et al., 2021).

2.3 Barriers and Facilitators of people with disabilities in Self-Employment

In many contexts, self-employment as a potential solution to employment disparities for individuals with disabilities. By surveying 18 self-employed individuals with disabilities, the research identifies three key areas: reasons for choosing self-employment, the process of becoming self-employed, and the challenges faced. Many participants reported negative interactions with vocational rehabilitation counsellors. It concludes by offering recommendations for vocational rehabilitation practices, business development training, and education in this context (Ashley & Graf, 2017).

To explore the reasons why people with disabilities pursue self-employment and entrepreneurship Norstedt & Germundsson (2021) conducted a scoping review emerged four main themes emerge: economic reasons, desire for flexibility and autonomy, avoidance of discrimination, and personal growth and contribution. The article discusses findings in relation to the broader discourse on entrepreneurship, emphasizing the importance of autonomy. It suggests that understanding these motives is crucial for developing effective support and strategies to prevent further vulnerability

among this group. The individual's motivations for self-employment are considered highly significant in this context.

In Australia, to address the underexplored topic of entrepreneurs with disabilities (EwD). The study draws upon the minority entrepreneurship literature, social models of disability, and a social ecology framework. The research involved interviews with 60 EwD to explore their motivations, obstacles, facilitators, outcomes, and advantages. The discussion analyses how the experiences of EwD are influenced by social, economic, and cultural factors, highlighting the paradox of their higher entrepreneurial rates compared to the non-disabled population (Darcy et al., 2022).

In Bangladesh to improve the quality of life for people with disabilities, the researcher reviews various disability models and assesses government policies and legislation. It relies on secondary sources like government reports, NGO studies, policy documents, journal articles, statistical reports, and research findings. The paper outlines existing government policies and legislation for person with disabilities but acknowledges their limitations. It also identifies significant social and structural challenges faced by person with disabilities in Bangladesh, including poverty, limited education, employment discrimination, healthcare access, social stigma, housing, transportation, sanitation, gender disparities, and oppression (Hussain & Hussain, 2023).

Another study found that participants faced similar hindrances to their ability to work and participate in social activities. These challenges included physical restrictions, environmental barriers, a lack of adequate institutional support and services, issues related to stigma and discrimination, as well as limited financial resources. Factors that enable work and social engagement encompass recognizing the

significance of participation, making adjustments to accommodate one's disability, and receiving social support. These factors were found to promote both work and social participation (Ferdiana et al., 2021).

2.4 Peers attitude

Going through a traumatic life event such as acquiring a spinal cord injury (SCI) can lead to feelings of being distinct from others, often resulting in poor understanding or, at times, exclusion (Dickson et al., 2011; Veith et al., 2006). Engaging in conversations with similar individuals, such as peers or others living with SCI, can potentially offer both practical and emotional advantages (Veith et al., 2006). Peers can address concerns related to SCI and provide empathy and acceptance in a manner that cannot be matched by other supportive relationships (Sweet et al., 2016). It is linked to enhanced physical and mental well-being and is also correlated with better recovery outcomes after experiencing spinal cord injury (SCI) (Sherman et al., 2004). The effectiveness of peer support in helping individuals with spinal cord injury (SCI) adapt is widely believed, but the evidence is inconclusive.

Researchers have suggested that peer support may be more beneficial for adaptation when informal support is inadequate. To test this idea, McLeod & Davis (2023) completed an online survey by 135 individuals living with SCI who were receiving peer support. The survey assessed various aspects of and contentment with the peer support and support from family and friends they were receiving, as well as their adaptation levels. While those who reported receiving more peer support did not exhibit better adaptation compared to those receiving less, those who were more content with the peer support they received reported better adaptation. Furthermore, the link

between satisfaction with peer support and depressive symptoms depended on the level of support from family and friends. The role of family support is discussed in next.

2.5 Family support

Disability does not only affect the person itself, but it also affects the family, the networks, and the surroundings in general. In the case of SCI patient family support has played important roles in different literatures. Spinal cord injuries (SCI) can result in individuals relying on caregivers, often requiring family members to assume this responsibility due to various social and financial circumstances (Blanes et al., 2007; Carlos Arango-Lasprilla et al., 2010).

According to Charlifue et al. (2016) individuals with SCI reported increased self-awareness, improved family bonds, and a feeling of being appreciated. However, negative themes included physical and emotional stress, job dissatisfaction, and strained family relationships. Family members found strength in their faith and support from friends and co-workers. This information provides valuable insights for developing tools to support individuals with SCI and their caregivers. Individuals with SCI can be seen as a source of strain on their families, with varying levels of recognition and appreciation from family members.

2.6 Gender in self-employment

Literature from South Asia illustrates that gender plays a significant role in perpetuating employment discrimination. Individuals with disabilities often experience multiple forms of discrimination based on their ethnicity and gender (Lamichhane et al., 2014). In Bangladesh, women with disabilities are often perceived as unable to generate income and are typically expected to remain at home to perform household duties or nothing at

all. The belief that income generation is primarily a male domain contributes to women's overall economic disadvantage (Quinn et al., 2016).

In the context of Nepal, individuals with disabilities are already marginalized, and if they are women from indigenous groups, they may face even more exploitation due to their gender and ethnicity. Moreover, families might not invest in the economic prospects of a female child with a disability, assuming that her condition would limit her economic participation (Rana et al., 2022).

CHAPTER III: METHODS

3.1 Study design

In this study, a phenomenological qualitative research design was adopted. This design was selected to gain an in-depth understanding of the self-employment experiences of individuals with spinal cord injury within their community. The aim of the study was to explore and describe the unique perspectives and insights of these individuals with regards to self-employment. A face-to-face interview was conducted with individuals with spinal cord injury who are engaged in self-employment. During the data collection process, participants were encouraged to describe their journey into self-employment, the challenges they faced, the support systems they utilized, and the strategies they employed to overcome obstacles. The focus was on understanding the various aspects of their self-employment experiences.

3.2 Study Population, Sampling

3.2.1 Study population

Male and female individuals with spinal cord injury

3.2.2 Sampling Technique

The student researcher used purposive sampling approach to select participants who have a substantial experience with self-employment and are individuals with spinal cord injury. Participants were conveniently selected from different settings and from within the population of individuals with spinal cord injury. Approximately n=9 individuals were selected to participate in this study.

3.2.3 Inclusion criteria

Participants were selected from the age range of 18 to 65 years, encompassing both men and women with spinal cord injury. This age range had been chosen as it represents a period when many individuals actively seek employment and engage in livelihood activities. However, individuals above the age of 65 were not included in the study due to potential physical and psychological limitations they may face, which could restrict their participation.

The selected participants met the following inclusion criteria:

- Men and women with spinal cord injury who have completed a rehabilitation program from CRP.
- Participants aged between 18 years to 65 years at the time of the interview.
- Participants who have been self-employed after completing the reintegration phase of their rehabilitation.

3.2.4 Exclusion Criteria

- Participants who have hearing impairment & speech problem or having any sort of cognitive problem.

3.2.5 Sample size

Nine participants.

3.2.6 Participant overview

Participants for the survey (n = 9) consisted of 9 people. The participants were between the age range of 18 to 65 years. They were diagnosed with spinal cord injury (SCI). Table 3.1 provides demographic and contextual information about nine n= (9) participants engaged in self-employment, particularly those with spinal cord injuries.

The majority of participants are male, with varying ages, marital statuses, and family sizes. The work locations are predominantly in urban areas, and participants exhibit diverse educational backgrounds, ranging from primary education to master's degrees. The length of self-employment time varies, with some participants having been self-employed for 1-5 years, while others have more than 11 years of experience. In terms of income, participants report a range of earnings, with amounts ranging from 4,000 to 50,000 Tk. participants transition to self-employment after their disability.

Table 3.1: Participant's Overview

<i>Code of the Participant</i>	<i>Sex</i>	<i>Age</i>	<i>Marital Status</i>	<i>Family Members</i>	<i>Self-employment Types</i>	<i>Level of Education</i>	<i>Lenth of Self-employed time</i>	<i>Income (TK)</i>
<i>P1</i>	Male	23	Married	2	Electronics shop	High School	1-5 years	20000
<i>P2</i>	Male	31	Married	6	Stationary shop	Primary	1-5 years	15000
<i>P3</i>	Male	34	Unmarried	8	Grocery Shop	None	1-5 years	6000
<i>P4</i>	Male	40	Married	3	Mobile Servicing	High School	>11 years	12000
<i>P5</i>	Male	36	Married	4	Online Business	Degree	6-10 years	20000
<i>P6</i>	Male	35	Unmarried	3	Poultry shop	High School	>11 years	50000
<i>P7</i>	Male	47	Married	2	Workshop	Masters	>11 years	20000
<i>P8</i>	Female	24	Married	3	Clothing	High School	1-5 years	4000
<i>P9</i>	Male	30	Married	4	Grocery shop	High School	1-5 years	10000

3.3 Ethical considerations

The student researcher has maintained ethical considerations according to the Helsinki Act's guideline, Ethical Principles for Medical Research Involving Human Subjects to preserve the participant's rights and eliminate unethical consequences. Here are the following ethical considerations:

3.3.1 Ethical clearance from IRB

In this study, ethical considerations were of utmost importance to avoid any ethical problems and maintain transparency and accountability throughout the research. The student researcher got permission from the ethical committee, Institutional review board (IRB) through the department of occupational therapy, BHPI to conduct the study. IRB reference number: CRP-BHPI/IRB/10/2023/766 (See appendix A).

3.3.2 Informed consent

In this study, an information sheet and consent form were prepared in both English and Bengali languages. Student researcher had explained the research aim to the participant, if they felt willing to participate, their data were taken that the participants were fully aware of the research purpose and procedures, and that they voluntarily agree to participate. The use of both English and Bengali language materials enabled effective communication with the participants and enhance their understanding of the study's objectives and requirements. A written consent form which has written in Bengali was used to take the permission of each participant before starting interview (See appendix B).

3.3.3 Unequal relationship

There was no prior connection between the student researcher and research participants.

No power relationship was implemented through any kind of sources or connection.

There was no bias in the study.

3.3.4 Risk and beneficence

The participants didn't have any risk and they didn't get any beneficence from this research.

3.4 Study setting and period

3.4.1 Study setting

In the study, data were collected from Savar, Dhaka, focusing on individuals with SCI who are self-employed. The student researcher found it relatively easy to gather information from these individuals since they had been treated and completed a rehabilitation program from CRP.

3.4.2 Study period

The period of this study was from April 2023 to February 2024. The data collection period was December 2023.

3.5 Data collection process

3.5.1 Participant recruitment process

Figure 3.1 shows the participant recruitment process.

Figure 3.1: Overview of participants recruitment process



The student researcher obtained the ethical consideration letter and subsequently proceeded to the Centre for The Rehabilitation of Paralyzed to gather data from the CRP database, having obtained permission from the relevant authority. After collecting population data of self-employed individuals with SCI were called via phone and invited to participate in the study. The student researcher selected nine participants and fixed suitable dates and times according to the participants' available schedules

3.5.2 Data collection method

In this study, data were collected using a semi-structured self-developed questionnaire through face-to-face interviews. Following Bailey (1997) recommendation, conducting face-to-face interviews invited more interaction and enabled the establishment of rapport with the participants. The qualitative methodology utilized, involving pre-set, open-ended questions that addressed various aspects of the participants' experiences.

To initiate the data collection process, the interviews were conducted in a quiet and comfortable location, where participants could give their full attention without any distractions. Building rapport with the participants was a crucial step, and the aim of the study explained to them to ensure their informed consent. The questionnaire was

designed using self-developed interview guide to explore the self-employment experiences of individuals with spinal cord injury. Conducting the interview in Bengali facilitated easy understanding for the participants. The responses were recorded using a tape recorder, and the investigator would take notes during the interview to supplement the recording. Each interview was expected to take approximately 30-45 minutes, providing ample time for the participants to share their experiences and perspectives in depth. By utilizing this approach, the study aimed to gain comprehensive insights into the self-employment experiences of individuals with spinal cord injury, contributing to a deeper understanding of this topic.

3.5.3 Data collection instrument

3.5.3.1 Self-developed interview guide

The interview guide for this study on individuals with spinal cord injuries and their experiences of self-employment was carefully designed to collect deep insights. It starts with basic questions about the participants age, gender, and employment. The guide has a clear sequence of open-ended questions that go deeper into the participants' experiences and feelings. Additional probing questions help get more detailed answers and thoughts. To make sure the guide really captures the participants' experiences, it was improved several times. Early versions were tested with a few participants, and changes were made based on their feedback. A supervisor oversaw the entire process of creating this interview guide.

3.5.3.2 Field Test

A field test conducted as part of a study involving two self-employed participants – one owning a shop and the other running an electronic servicing shop. Before collecting the

final data, an initial interview session informed participants about the study's aims and objectives.

During the field test, the investigators encountered challenges, particularly with the first participant who had difficulty understanding the questions. To address this issue, the investigator took proactive steps by rewriting questions to make them clearer and more accessible for the participants. This process aimed to refine the data collection plan and identify potential difficulties before the actual data collection phase.

3.6 Data analysis

In this study, the student researcher employed thematic analysis, following the six-step framework outlined by Braun & Clarke (2016). The steps are detailed down below:

1. The initial step involved multiple readings of the transcripts to gain a profound understanding of participants' interpretations and experiences. During this process, the student researcher noted initial ideas, facilitating the identification of potential codes and themes in the data. The data was transcribed and translated for further familiarization.
2. In the second step, the student researcher generated initial codes by synthesizing relevant information to encapsulate key concepts and themes. These codes were documented on paper with a focus on specificity and relevance to the data.
3. In the third step, the researcher visualized relevant themes and sub-themes, extracting them from the collected sets of codes associated with the data. Each potential theme, along with its sub-themes, was documented.
4. In the fourth step, the student researcher created a framework of different themes, reviewing and refining them to establish a visual map of the final themes. This process ensured accuracy in reflecting the data.

5. For the fifth step, suitable names were assigned to each theme, and their definitions were aligned with the data. Sub-themes were defined as necessary to encompass all aspects of the data.
6. Finally, in the sixth step, the student researcher compiled a comprehensive report based on the analysis of the findings.

Thematic analysis proved instrumental in summarizing key features of the extensive data set and uncovering the core knowledge, ideas, experiences, and viewpoints of the participants. The structured and rigorous nature of the six-step thematic analysis approach facilitated the extraction of meaningful insights from the data (Braun & Clarke, 2006; Clarke & Braun, 2016). The key themes analysed in the context of existing literature to gain a deeper understanding and interpretation of the findings. This thorough qualitative data analysis provided valuable insights into the experiences of individuals with SCI in self-employment, contributing to the overall understanding of this phenomenon.

3.7 Trustworthiness

Ensuring trustworthiness in this qualitative research was a comprehensive endeavour, guided by key considerations in evaluating the quality of qualitative research, with a commitment to methodological and interpretive rigor (Fossey et al., 2002). The following aspects highlight the measures taken:

3.7.1 Methodological Rigor

Congruence: The student researcher employed a meticulously designed study to enhance credibility. All methods were carefully chosen to align with the study's aims and objectives within the specific social context (refer to section 3.1 Study Design).

Responsiveness to Social Context: Purposive sampling was used to select participants fitting the inclusion-exclusion criteria, collecting data within the familiar context of both the researcher and participants. Engagement with participants facilitated familiarity with the study context (see section 3.2 Study Participants).

Appropriateness: Data collection occurred through face-to-face interviews at participants' preferred locations, deemed suitable for gathering required data. The sampling strategies employed were appropriate for identifying relevant participants and information sources (refer to section 3.2.2 Sampling Strategy).

Adequacy: The student researcher ensured study adequacy using field notes to reflect on insights, employing re-checking to confirm identified themes before finalization, and conducting field tests before data collection to ensure tool accuracy and quality. Multiple methods, including field notes and interviews, were utilized in the analysis, affirming the adequacy of both data gathering and analytical processes.

Transparency: Transparent communication with the supervisor was maintained throughout the study, from constructing the interview guide to the analysis (see Appendix D Supervision Record Sheet).

3.7.2 Interpretive Rigor

Authenticity: Audio recording and verbatim transcription of all interviews were conducted to ensure accurate records of participants' responses. To mitigate biases, transcripts were translated by two individuals unaware of the study's aim.

Coherence: Findings were derived from data, establishing plausible linkages between data and findings. Multiple perspectives were considered, and both corroborating and competing elements were incorporated into the analysis and discussion. The student

researcher adhered to Braun and Clarke's six steps of data analysis for a comprehensive approach (see section 3.6 Data Analysis).

Reciprocity: Due to time and accessibility constraints, processes and interpretations were not shared with participants through member checking.

Typicality: Claims for generalizability were not made. Transcripts were individually coded by the student researcher, and interpretations were collaboratively discussed with the supervisor.

CHAPTER IV: RESULTS

In this result chapter three themes will be discussed through the analysis of data transcripts from nine participants such as 1) Motivating factors of self-employment, 2) Challenges regarding self-employment, 3) Opportunities for self-employment and 4) Adaptive strategies to sustain self-employment. Each of the themes has sub-themes (see Table 4.1).

Table 4.1: Overview of the Result

Themes	Sub themes
Motivating factors and reasons of self-employment	Seeking freedom and independence
	Having determination for self-employment
	Facing negligence and burden on family
	Limited access to job
Challenges regarding self-employment	Facing financial constraints
	Accessibility issue
	Gender discrimination
	Interference from others
Opportunities for self-employment	Family members support
	Peer support
	Vocational training
Adaptive strategies for successful self-employment	Assistive devices
	Advice from others
	Moral values
	Ensure customer satisfaction
	Utilizing social media

4.1 Theme One: Motivating factors and reasons of self-employment

In this theme, the reasons that lead individuals with spinal cord injury to pursue self-employment will be discussed. Almost all participants identified their motivating factors for self-employment which will be discussed within four sub-themes such as Seeking freedom and independence, having determination for self-employment, Facing negligence and burden on family and Limited access to jobs.

4.1.1 Sub-theme one: Freedom and Independence

Out of nine participants, most of the participants reported that they seek for independence and freedom as self-employment motivation. They are interested because

they feel that self-employment gives freedom to choose own path and work independently. One of the participants said that:

“When I got sick, and family asked me to apply for a job. They advised me for official job using a wheelchair, but I have no interest to work under others. I want freedom in my workplace. Finally, I started working on my own shop.”

On the similar topic another participant also stated that: “I sell clothes because I had a personal choice for self-employment. It gives me freedom.” Another person stated that: “I thought I can work in leisure time and earn money. From that thought, I've been running the shop ever since. I set up a shop on my own to earn independently.”

The individuals share that they are involved in self-employment. This brief statement reflects the individual's personal interest for self-employment, highlighting the freedom and independence that it provides. They seek freedom and independence through self-employment.

4.1.2 Sub-theme two: Determination for self-employment

In this sub-theme most of the participants have highlighted the determination factor for self-employment. One of the middle-aged participants said that: “At this age I feel hesitate to take money from my family members and I think that they will criticize me at any time. From that determination I thought to start a new shop.”

In this same way another participant talked about the motivating factor for self-employment that: “After the rehabilitation, I was determined to earn money by myself, and I started my own business, and finally I did it.” The statements emphasized the determination that led individuals with spinal cord injuries to choose self-employment.

4.1.3 Sub-theme three: Negligence and Burden on family

Negligence and Burden on family represents another sub-theme. Three participants among the nine represent being burdened on family members and negligence as influential factors. In this case, one participant stated that:

“After the injury, my parents discontinued my treatment for 3 years. My brother tried to take all my money. They put me in a room without proper care. Finally, I think that my empowerment in the family helps me to reduce this negligence.”

Another participant also added that: “Before the injury, the whole family was dependent on my income. But after this illness, my family members cheated me, leaving me without treatment. They only focus on my money”

To show the responsibility towards parents a participant described that: “I am the only one son of my parents. I had the responsibility towards my parents, and I don’t want to remain burden for them. So, I was eager to earn money for my family members to live together.” Not being a burden on the family, which serves as a motivating factor. They are determined to earn for their families.

4.1.4 Sub-theme four: Limited Access to Job

In the context of reason for self-employment, limited access to jobs led individuals with SCI to choose self-employment. Four of the participants expressed this context. A female participant stated that:

“Before the accident, I worked in a garment factory. During the treatment, employers motivated me to continue the rehabilitation treatment and return the previous job but after the rehabilitation they didn’t allow for the job. So, I decided to receive training and start a small tailoring shop.”

In the traditional job sector, persons with disabilities restricted in their opportunities as one participated stated that: “As a wheelchair user, I applied to many companies for jobs. But I haven't got any interview call for job. Then I thought to be self-employed helps me to become a more independent in the society.” The limited access to job opportunities for individuals with SCIs towards self-employment.

4.2 Theme two: Challenges regarding self-employment

This is one of the important themes that has emerged from the data analysis. Most of the participants experienced the challenges regarding their self-employment journey. The challenges are analysed in the following sub-themes.

4.2.1 Sub-theme one: Financial constraints

The primary difficulty faced by individuals with SCI in accessing financial support. Almost all the participants discussed in this context. In this case one participant stated that: “My first challenge to start a business was renting a shop. I did not have money to rent the shop.” In the same way other participants also shared their obstacle that: “My family members expense the lots of money for treatment purpose. Now My family's financial situation not good and I didn't have enough capital to start the business.”

Other participants highlighted the financial constraints as an obstacle as they did not have sufficient capital to initiate the business. She stated that, “Financial problem was my biggest problem to start my business. In first stage of my business, I needed financial support from my brother.” The statement suggests that financial constraint is the primary obstacle to start the business for individuals with spinal cord injuries.

4.2.2 Sub-theme two: Accessibility issue

In this sub-theme accessibility issue is discussed under the challenges encountered by participants. Most of the participants have discussed the accessibility issue as a major challenge. Accessibility issues making it difficult for individuals with SCI to move freely and independently. In this phenomenon one participant stated that:

“I have to go to the market for buying groceries for my shop by using wheelchair. Usually there is no ramp in the market. That time, I climbed the railing for moving forward and another person help me to bring the wheelchair from ground floor to other floor. Then I buy groceries for my shop and back to my home.”

In this same condition another felt that: “In my working place, there is no possibilities to using my wheelchair for mobility purpose. My working place inaccessible for wheelchair users.” Another participant commented on the same topic saying that: “Different organizations are working for people with disabilities for empowering them in the community. Most of them receive training from many organizations for skill training purpose, but they cannot do a job due to inaccessible environment in the workplace.” The statements reflect the difficulties of individuals with SCI when using public places due to inaccessible infrastructure for wheelchair users.

4.2.3 Sub-theme three: Gender discrimination

In this sub-theme gender discrimination is discussed. Two participants have talked about gender discrimination. Most of the participants are not aware about gender discrimination. However, one male participant expressed that: “Maybe it's a problem for women with disabilities to start business in local market. As a male person, I try to keep in touch with everyone. They always help me and cooperate in every situation.”

In this sense another female participant stated that: “People don't want to lend money to us as they think women with disabilities will not return the money. They don't trust women.” The statement expressed existing gender biases that can hinder women to self-employment.

4.2.4 Sub-theme four: Interference from others

Interference from external sources also impacted on self-employment. Three participants have expressed in this context. One individual acknowledges that he had faced interference from others and had financial loss. He stated that: “I started the business with a small capital and then gradually grew it. But after the few month of business, I loss in my business because of some people not return the money after buying groceries from the shop.” Another participant also faces a challenge during the COVID-19 outbreak. Participant said that: “I didn't face obstacle from community people. During the COVID-19, I loss huge money in my shop.” This sub-theme highlights the external interference that created disruptions in their self-employment journey.

4.3 Theme three: Opportunities for self-employment

Most of the participants experienced the opportunities for their self-employment journey. The opportunities are analysed in the following sub-themes.

4.3.1 Sub-theme one: Family member's support

In this sub-themes, role of family support is analysed in pursuing self-employment. Most of the participants has positively replied about family support. One participant stated that: “The support from my family members and my wife made me successful in

this self-employment journey. My family members always help me and gave me the full freedom to do anything.” Another participant said that, encouragement received from the family members, and stated that: “I am able to start my self-employment journey form the support of my family members. My family members also guided me to start a stationary shop.”

The family members also gave the financial support to the persons with disabilities that led to self-employment in their community. A middle-aged person stated that: “I received the financial support mostly from my family members and I also got some grocery support from CRP to start the business.”

Participant’s statement reflects a strong foundation of encouragement and unity within the family. This kind of support is crucial for empowering individuals to overcome challenges and engagement in self-employment.

4.3.2 Sub-theme two: Peer support

In this sub-theme peer support is analysed. Two participants have expressed about this context. One participant shared that: “Peer support helps me to motivate to engage in self-employment. They always help me to overcome any situation and to establishing new ideas in my shop.”

On the other hand, most of them didn’t acknowledge the peer support as they didn’t receive any assistance. In this context participant expressed that: “I didn’t get any guideline and contributions from peer support.” There remains a mixed experience of peer attitude.

4.3.3 Sub-theme three: Vocational training

In this sub-theme related to the role of training several key points are founded. Seven participants have received vocational training. Most of them discussed about the vocational training opportunity. One participant stated that:

“After the rehabilitation, I received electronics training from CRP’s vocational training institute. Training helps me to learn new things to start the business. I learned during my training that how to deal with a customers and other necessary things for sustainable business.”

Participants expresses that training from CRP is beneficial for motivating and focus on various aspects of their self-employment. One participant expressed that: “Trainer helps me for making a proper planning to start a new business. During my training I learn how to buy and sell, how to calculate and how to behave with the customers.” Overall, the statements underline the impacts of training on self-employment.

4.4 Theme four: Adaptive strategies for successful self-employment

This theme emerging from the study results the adaptive strategies employed by the individuals with spinal cord injuries to sustain in their self-employment journey. Most of the participant has stated on their adaptive strategy for their successful self-employment. Some participants clearly talked about the strategies which will be separately discussed in five sub-themes: using assistive devices, getting advice from others, having moral values, ensuring customer satisfaction, and utilizing the social media.

4.4.1 Sub-theme one: Assistive device

In this sub-theme participants highlighted the necessary role of the assistive device in enabling their mobility and facilitating their engagement in self-employment. All the

participants are dependent of the assistive devices. Here one participant stated that, “I am completely dependent on my wheelchair, without this assistive device I cannot move any places as my two legs are totally paralysed.” Another participant stated that: “My shop is too far from my home. I wouldn't have been able to go my shop area without my wheelchair. It was challenging for me to purchase the items for the shop, so wheelchair also beneficial for me.” Here the individuals expressed completely dependence on the assistive device specially on wheelchair. They highlighted the importance of this assistive device to engage in their self-employment.

4.4.2 Sub-theme two: Advice from others

Out of nine participants, three of the participants have positively reacted to the getting advice from others. In this sub-theme highlights the role of advice from others in the participant's self-employment journey. One participant received advice from others stated that: “I talked to various people in my community who are doing similar business and well known. During starting my business, their guidance helps me to achieve success in my business.”

The participants explain the importance of seeking advice and guidance from people who have experience in the same type of business. In the same way another participant who got advice from brother stated that: “I have some elder brothers in my family, and they help me to start a bKash agent banking service beside my electronic shop. I rearrange my business idea based on their advice.” The participant acknowledges the remarkable assistance received from their well-wishers who are not their actual family members. This kind of advice always helped them to shape their self-employment journey.

4.4.3 Sub-theme three: Moral values

Most of the participants highlighted the significance of moral values and their personal characteristics in overcoming challenges and achieving success in self-employment. Here one participant identified the patience as an important moral characteristic, and he stated that: “I always kept my patience. I always considered what might be happen next and predicted potential challenges. Patience has been a key factor in helping me overcome obstacles and continue my business.” Another participant suggested to have patience to sustain a business and explained that: “When I first started my business that time, I have no customers. I think confidence is the main power for human and concentration, honesty, and confidence in business is essential for doing any things.” The participant underlined the importance of patience and mention that it has been a key strategy in their self-employment journey.

4.4.4 Sub-theme four: Ensure customer satisfaction

To maintain a successful self-employment, four participants has recommended to satisfy customers by providing good service. The participant emphasized the significance of customer satisfaction and maintaining positive relationships with customers to ensuring successful self-employment. Here one participant stated that:

“During providing service to the customer, shop owner needs to behave well with every customer. If the customer doesn’t get proper service and behaviour from the staff, he may not come again to buy groceries. I want to sustain my business by providing good service and maintaining positive relationships with every customer.”

The statement highlighted the importance of providing good customer service and maintain positive relationships to ensure repeat customer and the sustain the business.

4.4.5 Sub-theme five: Utilizing social media

Two participants have demonstrated the positive role of using the social media. One participant noted that: “After the injury, I am trying to do a job but not get any job due to my disability. I looked into the social media and search on online platform for job opportunities. Then I discovered the honey business idea from this social media platform.” Another participant also added that:

“In the beginning of my business that is totally offline, but now my business is online based on other products. My target to spread my business in all the districts via online. Social media platform helps us to grow quickly and network with other society.”

The participants suggested to use social media to enhance communication and networking with many people all over the country and it can serve as powerful tools for succussing in self-employment journey.

CHAPTER V: DISCUSSION

This qualitative study aimed to explore the experience of self-employment among individuals with spinal cord injury. Four themes emerged from the data transcripts of nine participants, highlighting the need for further discussion. The findings will be discussed based on the objectives of this study.

The first research objective was to find the reasons that lead individuals with spinal cord injury to pursue self-employment. The findings of the study identified the first theme of motivating factors and reasons for self-employment and resulted in four sub-themes. The sub-theme of freedom and independence found that the wish for independence was a motivating factor driving individuals with SCIs towards self-employment. According to Norstedt & Germundsson (2021) becoming self-employed serves as an alternative to wages employment to one's independent business. Self-employment gives freedom to pursue own path and work independently. After the disability, most of the community people guided the participants to apply for a job, but they firmly reject their ideas of working under someone else, participants decided to pursue their passion for self-employment. A study suggests that, self-employment ensures individual dignity in decision-making and freedom to structure one's own time (Griffin et al., 2003). The findings highlight the individual's independent approach as they want freedom and independence in their work, so they choose self-employment. Secondly, the Determination factor emerged as a sub-theme, suggesting that having strong determination of individuals with spinal cord injuries led to choosing self-employment. Yamamoto et al. (2012) suggested that the unemployed may continue to face social stigma, experience low self-esteem, diminished self-determination, and rely on long-term assistance. In this study participants also faced negligence behaviour from

family members. To preserve self-esteem and reduce dependency, the participants were determined to engage in self-employment. Negligence and Burden on family represent another sub-theme, revealing the avoidance of being a burden on family members and the sense of negligence as influential factors. Baral (2018) found that individuals with disabilities are viewed as burdens and unfavourably treated in their family and community also. Negligence from the family members, isolation, and mistreated from the family led to choose self-employment. Misconceptions about disability vary on each individual's interpretation of traditional beliefs, but their disability usually pushes the family's attitude to a negative sense (Devkota et al., 2019). Participants responsibility towards the parents, not being a burden on the family, these thinking for self-employment work as a motivating factor. Negligence and being a burden on the family influenced individuals with SCI to seek a more independent life in the community. Beside this, Limited access to Jobs of individuals with SCI due to inaccessible environment in job place as a significant driving force leading them towards self-employment. Employers knowledge about the working capacity of person with disabilities that they have lack of working skills which leads to unfavourable and discriminate to participate in working environment (Ali et al., 2011a; Maritz & Laferriere, 2016; Rana et al., 2022). Most of the participants in this study faced barriers in seeking the traditional employment opportunities. Participants who were employed but after becoming a disabled person, they feel overlooked and usually dismissed from their jobs. These experiences encouraged the individual with SCI to explore the self-employment path as an alternative solution to their employment. These sub-themes offer a comprehensive understanding of the experience of individuals with SCI regarding the motivating factors and reasons for self-employment.

The second research objective of this study is a comprehensive understanding of the challenges and opportunities within the context of individuals with SCI pursuing self-employment. The challenges of self-employment included discrimination, physical restrictions, environmental barriers, and lack of adequate institutional support and services, as well as limited financial resources. Many factors that enable the individuals with SCI to work and social engagement that have recognized the significance of training and receiving the support from family members and peers (Ferdiana et al., 2021). The analysis merged into two main themes and total seven sub-themes. Financial constraints emerged as a significant obstacle, highlighting the limitations in accessing the capital and resources. Financial constraint considered to be primary barrier to establishing self-employment, particularly for individuals with SCIs (Gindling & Newhouse, 2014). Participants in this study highlighted that, lack of the necessary funds to cover both the shop rental and the purchase of goods and they have no sufficient capital to initiate the business. Ashley & Graf (2017) found in her study that participants faced many challenges in obtaining funds for starting self-employment business. The participants also describe the difficulties to starting the business in initial stage. A study of Gindling & Newhouse, (2014) stated that financial assistance can have a positive impact on self-employed of individuals with SCI. This study suggests that financial assistance may be crucial to overcoming this obstacle in the journey of self-employment for individuals with SCIs. Second, sub-theme of accessibility issue such as accessing the transportation, and disability-friendly public spaces are crucial environmental factors. These accessibility issue have the potential to facilitate the employment of individuals with SCI (Bezuidenhout et al., 2023). This study highlighted that common accessibility challenge faced by individuals with a wheelchair user, emphasizing the difficulty faced when traveling in public spaces, specifically in markets and public

places. They needed a ramps that are emphasized their mobility, indicating that stairs present a significant barrier for wheelchair users. Bezuidenhout et al., (2023) also said that the same challenges faced individuals with SCI includes accessibility, physical barriers such as stairs without ramps, narrow doorways, or lack of elevators, hampering the mobility of individuals who are using wheelchairs or other assistive devices. The systematic review study of Kashif et al. (2019) also found that, the accessibility problems hinders the individual with SCI to economic success in their life. The study reflects the practical difficulties of individuals with SCI face when accessing the public place that lack of proper infrastructure for wheelchair accessibility. Another challenge of gender discrimination discussed their unique obstacles, especially for women with SCI. According to the Lamichhane et al., (2014) individuals with SCI often experience multiple forms of discrimination based on their gender. The study also found that male gets more support and cooperation from everyone. Women has many societal norms and face in mobility due to physical limitations. This study found that women with SCI faced challenges in terms of networking, seeking help, and collaboration with others. The few participants expressed that gender biases can hamper women's access in financial resources to start business. Rana et al. (2022) has also found that families might not invest in woman with disability, if her condition would limit her economic participation. Overcoming such discrimination and promoting equal opportunities for financial support is essential for empowering women entrepreneurs. Interference from others is another challenge towards the self-employment of women with SCI. Participants acknowledges that they have faced interference from others while running the business. The study of Ashley & Graf (2017) reported that individuals with SCI faced various types of interference related to external, disability-oriented conditions, and internal factors. This sub-theme highlights the importance of maintaining a positive

and focused mindset to overcome potential barriers in their self-employment journey. On the other hand, Family support sub-theme assessed the role of familial relationships as an opportunity for self-employment. In this study participants family support has played a vital role, particularly from their wife, in contributing to the success of self-employment journey. Participants also shared that, family members faith and support encourage them for doing something more positively. The family also gave the financial support to the individual that led to adaptation in the society. McLeod and Davis (2023) also indicated that family support enhances the adaptation of the individuals with SCI in the community. The same result found in Rana et al. (2022) study's that families tends to be excessively protective of the well-being of the individual with SCI during their illness time. Individual with SCI lead to sometimes depends on caregivers, family members for managing their business. Though individuals with SCI can be seen as burden on their families, they receive different levels of recognition and appreciation from family members (Blanes et al., 2007; Charlifue et al., 2016; Hilbrecht, 2016). Participant's highlighted ability to start their employment to the support of their family this support reflects a strong foundation of encouragement and unity within their family. This kind of support is essential in empowering individual with SCI to overcome challenges in self-employment. In another study found that, peers can address concerns and provide empathy to SCIs that cannot be matched by other supportive relationships (Sweet et al., 2016). A study of Veith et al. (2006) found that engaging in conversations with peers living with SCI, can potentially offer both practical and emotional advantages. But in the context of this study, participants have not actively engaged with and didn't got assistance from their peer group. The individual mentions that limited communication and lack of time to interact with others. This perspective suggests that peer support may not have played a significant role in the individual's self-employment

journey. Very few studies have identified the neutral role of peer support. So, there remains a mixed experience of peer support. The training opportunities explored how educational and skill-building programs contribute to creating opportunities of self-employment for individuals with SCI. Individuals with SCI might experience lower levels of training and education, leading to limitations in income earning due to their disabilities (Ali et al., 2011b). The findings express that training received at CRP is beneficial in various aspects of their business which includes dealing with customers, emphasizing the importance of polite customer interaction, and understanding the significance of customer satisfaction for repeat business. Doyel (2002) reported that it is essential to get the vocational training to understand the practicalities of small business, development, and ownership to effectively support this significant employment choice. From the findings, Training gives lessons on buying and selling, practical skills in calculation, customer interaction techniques, emphasizing customer satisfaction, and effective communication strategy. On the other hand, few participants in this study also expressed dissatisfaction with training, inadequate teaching and a lack of effective learning. Ashley & Graf (2017) also identified that training time and facilities was insufficient among the participants in the study. Together of these sub-themes suggest a comprehensive understanding of the experience of individuals with SCI navigate in their self-employment journey, outlining both challenges and opportunities for support and growth during the journey.

The third research objective of adaptive strategies employed by individuals with SCI to sustain their self-employment. The analysis yielded five sub-themes. The first sub-theme, Assistive device highlighted the significance of technological aids and tools that enables individuals with SCI to operate more equitably and independently. According to Darcy et al. (2020) noted in the study that advancement in assistive device

has become adaptive strategy for individual with SCI. Individual expresses that complete dependence on the assistive device, emphasizing the significance of this tool in their daily life. The wheelchair is identified as an essential tool that significantly contributes to their ability to engage in self-employment and mobility issue. The second sub-theme, Advice from others, highlighted the value of guidance from external sources in making informed decisions. Individuals with SCI have more difficulty in accessing appropriate advice and support which is essential strategy to overcome these challenges (Pagán, 2009). In this sub-theme participants positively reacted to the advice from others in shaping the participant's self-employment journey. According to Ashley & Graf (2017) also emphasized the importance of support from others, including family and friends, manifesting as encouragement and advice from the social connections. The participant acknowledges that valuable assistance received from other people who are engaged in different organizations. This support extends beyond encouragement and involves practical guidance and ideas. The social connections not only provide advice but also assure the participants that they will receive the necessary support from others. Moral values constitute the fourth sub-theme, indicating the importance of these virtues in overcoming obstacles and building trust. The study of Ashley & Graf (2017) provided that the having perseverance moral value has sustained their business. Participants mentioned that maintaining patience has been a key strategy in their self-employment journey. They acknowledge the role of commitment and staying focused on their business. Their dedication on the business, even in challenging times, has contributed to their business growth and gaining trust among the customers. Incorporating values such as perseverance, patience, commitment, and focus into rehabilitation programs can enhance individuals' ability to sustain self-employment. The fourth sub-theme, ensuring customer satisfaction, emphasis on providing quality

service to build and retain a customer base, contributing to the sustained success of self-employment. Participant emphasizes the significance of customer service and maintaining positive relationships with customers in ensuring business success. Providing excellent customer service not only results in customer satisfaction but also has the potential to lift the business to a higher level (Ilias & Shamsudin, 2020). According to Luo & Kumar (2018) suggested that, focus on building and preserving good relations with customers and good customer service and the role it plays in business success. Surprisingly no research has been found on Individual with SCI adapting strategies to sustain self-employment. Overall, this study identified the significance of exceptional customer service as an adaptive strategy to sustain self-employment of individual with SCI. Lastly the fifth sub-theme is utilizing social media. The use of social media explored how individuals influence digital platforms for networking, marketing, or business development in the context of their self-employment efforts. Person with disabilities are also using it as an adaptive strategy, and the utilization of social media enhances business capabilities (Smits & Mogos, 2013). Participants mentioned to expand their network using the social media. The study also identified the significance of the use of social media, particularly in Facebook, in self-employment journey. Edosomwan et al. (2011) stated that through social networking, users establish online communities to exchange information, ideas, personal messages, and various content with mass population. The participants also suggested that using the platform as a communication tool helped to reach out to friends and networks, establishing a business and the need for financial support. This approach led to a successful fund-raising effort organized by friends and others on social media. The experience highlights the role of social media not only in facilitating communication and networking but also in mobilizing financial assistance. It can serve

as powerful tools for self-employment support and resource mobilization. Providing education on digital literacy and effective use of social media platforms can empower individuals with SCI. This theme offers a complete understanding of the diverse strategies employed by individuals with SCI.

CHAPTER VI: CONCLUSION

6.1 Strength and Limitations

6.1.1 Strength

- This qualitative study consistently followed an accurate methodology throughout the research period, under the guidance of a responsible supervisor, ensuring the attainment of the main objectives.
- Face-to-face in-depth interviews, coupled with triangulation through three field tests, were employed, enhancing the validity and effectiveness of the interviews.
- Detailed field notes were taken, capturing contextual information enriching the depth of data analysis.
- Thematic analysis was utilized as a rigorous and systematic approach for data analysis, assisted in the identification of three key themes.
- This study offers an in-depth exploration of the experiences of individuals with SCI engaged in self-employment, providing a understanding through direct quotes and narratives.
- The inclusion of participants from diverse backgrounds enhances the relevance and credibility of the findings, with direct implications for occupational therapy professionals and policymakers.

6.1.2 Limitations

- A relatively small sample size and a specific geographic focus on Bangladesh, potentially affecting generalizability.
- The risk of response bias and the nature of the data limit a comprehensive understanding of longitudinal changes and variations in experiences over time.

- A limited amount of information and data in Bangladesh regarding self-employed SCI patient.

6.2 Practice Implication

6.2.1 Recommendation for future practice

The findings from this research will help occupational therapy professionals offer more informed guidance and assistance to individuals with SCI who are interested in exploring self-employment to achieve greater independence and improve their quality of life. This study demands for occupational therapy interventions addressing physical, psychological, and societal challenges faced by individuals with SCI in self-employment. Understanding the various motivations, challenges, and adaptive strategies of individuals with SCI in self-employment is crucial for designing effective support systems. Financial assistance programs, inclusive infrastructure development, and effective training initiatives are essential to address challenges. Enhancing family support and promoting gender equality in self-employment opportunities are key considerations. Peer support programs need to accommodate effectively. Inclusive support systems should acknowledge the role of assistive devices and emphasize mental health support for individuals pursuing self-employment. The findings have direct implications for policy development, pushing the creation of inclusive policies, financial support mechanisms, and awareness campaigns.

6.2.2 Recommendation for future research

- Explore further research on self-employment using quantitative approach.
- Conduct longitudinal research to understand the variations in experiences over time.
- Research on gender-specific challenges of self-employed individuals with SCI.

- Identify satisfaction level of self-employed individual with SCI

6.3 Conclusion

In conclusion, this in-depth qualitative analysis provides valuable insights into the motivations, challenges, adaptive strategies, and support systems employed by individuals with SCI in pursuit of self-employment. The study reveals diverse factors influencing the decision for self-employment, overcome obstacles, and sustain successful businesses.

The motivations behind choosing self-employment among individuals with SCI are diverse. Freedom and independence arise as significant factor, reflecting a preference for independence. Determination plays a crucial role, highlighting the resilience showed by individuals with SCI. The avoidance of becoming a burden on family members and the want to overcome societal negligence contribute to pursue self-employment. Additionally, the limited accessibility to job opportunities drives individuals with SCI towards the self-employment.

On the contrary, financial constraints usually a primary barrier to self-employment, highlighting the need for accessible funds and resources. Accessibility issues in public spaces, gender discrimination, external interference, and limited familial support add complexity to the self-employment journey. However, family support, especially from spouses, appears as a significant facilitator. Peer support varies among individuals with SCI and some not actively engaging with them. The role of training is vital, providing practical skills, motivation, and business ideas. There is need for comprehensive support systems for individual with SCI.

In the adaptive strategy assistive devices, particularly wheelchairs, play an essential role in enabling mobility and encouraging engagement in self-employment.

Advice from community people provides valuable insights and practical guidance. Moral values, including patience, honesty, and a positive mindset helps in overcoming challenges and building trust in business. Ensuring exceptional customer service becomes a strategic focus, highlighting the importance of positive customer relations. Using social media proves helpful in networking, communication, and fund-raising efforts.

In summary, the study highlights on the complex relationship of factors influencing self-employment decisions among individuals with SCI. The study demands for OTs interventions addressing physical, psychological, and societal challenges faced by individuals with SCI in self-employment. It provides a foundation for developing inclusive policies, support structures, and educational programs to facilitate individual with SCI for more inclusion in the society.

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APPENDICES

Appendix A: IRB Approval and Permission Letter



Ref: CRP-BHPI/IRB/10/2023/766

Date: 18-10-2023

To
 Maisha Anam Mim
 4th Year B.Sc. in Occupational Therapy
 Session: 2018-2019: Student ID: 122180302
 Department of Occupational Therapy
 BHPI, CRP, Savar, Dhaka-1343, Bangladesh

Subject: Approval of the thesis proposal "Self-employment experience: A perspective from individuals with spinal cord injury" by ethics committee.

Dear Maisha Anam Mim,
 Congratulations.

The Institutional Review Board (IRB) of BHPI has reviewed and discussed your application to conduct the above-mentioned dissertation, with yourself, as the principal investigator and Md. Habibur Rahman as thesis supervisor. The Following documents have been reviewed and approved:

Sr. No.	Name of the Documents
1	Dissertation/thesis/research Proposal
2	Questionnaire (English & / or Bengali version)
3	Information sheet & consent form

The purpose of the study is to explore the experience of self-employment among individuals with spinal cord injury. The study involves use of the semi structured questionnaire that may take about 45 to 50 minutes to fill in the questionnaire for collection of specimens and there is no likelihood of any harm to the participants and no economic benefits for the participants. The members of the Ethics committee have approved the study to be conducted in the presented form at the meeting held at 8.30 AM on 23rd September 2023 at BHPI 38th IRB Meeting.

The institutional Ethics committee expects to be informed about the progress of the study, any changes occurring in the course of the study, any revision in the protocol and patient information or informed consent and ask to be provided a copy of the final report. This Ethics committee is working in accordance to Nuremberg Code 1947, World Medical Association Declaration of Helsinki, 1964 - 2013 and other applicable regulation.

Best regards,

Member Secretary

Institutional Review Board (IRB)
 BHPI, CRP, Savar, Dhaka-1343, Bangladesh.

Muhammad Miliat Hossain
 Associate Professor
 Project & Course Coordinator
 Dept. of Rehabilitation Science
 CRP, Savar, Dhaka-1343, Bangladesh

Appendix B: Information Sheet, Consent Form & Withdrawal Form

Information Sheet

Research Title: Self-employment experience: A perspective from individuals with spinal cord injury

Name of researcher: Maisha Anam Mim, 4th year, B.Sc. in Occupational Therapy, Roll: 35.

Supervisor: Md. Habibur Rahman, Assistant Professor, Occupational Therapy Department, Bangladesh Health Professions Institute (BHPI), Savar, Dhaka.

I am Maisha Anam Mim, want to invite you to take part in the research. Before making the decision, you must know why this research is being done and how you relate to it. Please take time to read the given information. If you face any problem after reading or need to know more information, you can ask me.

Background and Aim of this research.

I am Maisha Anam Mim, studying B.Sc. in Occupational Therapy at Bangladesh Health Professions Institute (BHPI) which is under the Medicine faculty of Dhaka University, an academic institute of the Centre for The Rehabilitation of Paralyzed. As a part of the B.Sc. course curriculum, I am going to conduct a research activity under the assistant professor of occupational therapy, Md. Habibur Rahman. The topic of the research is: “Self-employment experience: A perspective from individuals with spinal cord injury.”

The aim of this study is to explore the experience of self-employment among individuals with spinal cord injury.

What to do to participate in the study?

As I will explore the experience of self-employment among individuals with spinal cord injury, I will conduct a 30–45 minutes interview with you which related to your self-employment. I will conduct the interview with their permission.

Why are you invited to participate?

As my research topic is Self-employment experience: A perspective from individuals with spinal cord injury, I will invite spinal cord injury patients who are self-employed.

As you are self-employed individuals with spinal cord injury. You have been invited to take part in the study. You have met the inclusion and exclusion criteria. I added the inclusion and exclusion criteria below.

- **Inclusion Criteria:**
 - ✓ Men and women with spinal cord injury
 - ✓ Age between 18 years and 65 years
 - ✓ Persons who have been self-employed.

- **Exclusion Criteria:**
- ✓ Persons having hearing impairment & speech problem.

Will you have to participate?

Participation in the research is completely voluntary. Before participation consent should be taken from participation. After the participants participate, they will be accounted for answering all the questions. Participants will be given a consent withdrawal paper so that they can cancel their participation according to their wishes within two weeks after conducting the survey.

What are the possible risks and opportunities of participation?

There is no direct opportunity for this participation which means participation will not get any financial opportunity. Apart from this, there is no negative question in the semi structured questionnaire. Therefore, there is no physical or mental risk to the participants. Furthermore, by participating in this study I will know the experience of self-employment individuals with spinal cord injury patients will help occupational therapists to know their self-employment journey and limitations they face and how they cope with their illness through self-employment.

Will the participation be confidential?

The researcher will strictly maintain the secrecy of the research. The names of the participants will be cited only in the consent paper. To maintain the secrecy of the participants code will be maintained in the question paper of participants. Only the related researcher and supervisor will be able to know about it directly. Information paper will be locked in a drawer and the preservation of electronics will be in the occultation therapist unit of BHPI and the personal laptop of the researcher.

What will be the result of the research?

Through this research, we can understand find out the reasons that lead individuals with spinal cord injury to pursue self-employment, the challenges and opportunities faced by individuals with SCI, overcoming strategies for sustaining self-employment by individuals with SCI. encourage professional health workers in further research and other works and training on self-employment of SCI patients.

Information about promotional results

The results of this research will be published and presented through print media, electronic/social media, conferences, and criticism.

If you have any questions you can contact through the given address

Researcher:

Maisha Anam Mim

Bangladesh Health Professions Institute (BHPI)

B.Sc. in Occupational Therapy

Session: 2018-19,

Savar, Dhaka

E-mail: maishaanam22ot@gmail.com

Contact number: 01799396321

Supervisor:

Md. Habibur Rahman

Assistant Professor

Department of Occupational Therapy

Bangladesh Health Professions Institute (BHPI)

Savar, Dhaka

Contact number: 01670896325

তথ্যপত্র

শিরোনাম: আত্মকর্মসংস্থানের অভিজ্ঞতাঃ মেরুরজে আঘাতপ্রাপ্ত ব্যক্তিদের দৃষ্টিকোণ থেকে।

গবেষকের নামঃ মাঈশা এনাম মীম, ৪র্থ বর্ষ, অকুপেশনাল থেরাপি বিভাগ, রোল- ৩৫

তত্ত্বাবধায়কঃ মোঃ হাবিবুর রহমান, প্রভাষক, অকুপেশনাল থেরাপি বিভাগ, বাংলাদেশ হেলথ প্রফেশনস ইনস্টিটিউটে (বিএইচপিআই), সাভার, ঢাকা।

আমি মাঈশা এনাম মীম, আপনাকে একটি গবেষণায় অংশ নিতে আমন্ত্রণ জানাতে চাই। আপনি সিদ্ধান্ত নেওয়ার আগে আপনাকে বুঝতে হবে কেন গবেষণাটি করা হচ্ছে এবং এটি আপনার সাথে কীভাবে জড়িত। নিম্নলিখিত তথ্য পড়ার জন্য দয়া করে সময় নিন। আপনার পড়ার পর বুঝতে কোনো প্রকার সমস্যা হলে বা আপনি আরও তথ্য চাইলে প্রশ্ন করতে পারেন।

আমার পরিচয় এবং এই গবেষণার উদ্দেশ্য

আমি মাঈশা এনাম মীম, বাংলাদেশ হেলথ প্রফেশনস ইনস্টিটিউটে (বিএইচপিআই) বি.এস.সি ইন অকুপেশনাল থেরাপিতে অধ্যয়নরত, যা ঢাকা বিশ্ববিদ্যালয়ের চিকিৎসা অনুষদের সাথে অধিভুক্ত পক্ষাঘাতগ্রস্তদের পুনর্বাসন কেন্দ্রের (সিআরপি) এর একটি একাডেমিক ইনস্টিটিউট। আমি বর্তমানে অকুপেশনাল থেরাপির উপর আমার স্নাতক অধ্যয়ন করছি। বি.এস.সি কোর্স কারিকুলামের একটি অংশ হিসেবে আমি অকুপেশনাল থেরাপি বিভাগের প্রভাষক মোঃ হাবিবুর রহমান এর তত্ত্বাবধানে একটি গবেষণা কার্যক্রম পরিচালনা করতে যাচ্ছি। গবেষণার উদ্দেশ্য হলো মেরুরজে আঘাতপ্রাপ্ত ব্যক্তিদের আত্মকর্মসংস্থান হয়ে উঠার পেছনের অভিজ্ঞতা জানা।

গবেষণায় অংশগ্রহণ করতে হলে কী কী করতে হবে?

যেহেতু আমি মেরুরজে আঘাতপ্রাপ্ত ব্যক্তিদের আত্মকর্মসংস্থান হয়ে উঠার পেছনের অভিজ্ঞতা সম্পর্কিত গবেষণা করবো সেহেতু আমি আধা কাঠামোগত প্রশ্নাবলী ব্যবহার করবো। অংশগ্রহণকারীদের প্রশ্নাবলীতে অন্তর্ভুক্ত সমস্ত প্রশ্নের উত্তর দিতে হবে। প্রশ্নের উত্তর দিতে ৩০-৪৫ মিনিট সময় লাগবে।

কেন আপনাকে অংশ নিতে আমন্ত্রণ জানানো হয়েছে?

যেহেতু আমার গবেষণার বিষয় হল মেরুরজে আঘাতপ্রাপ্ত ব্যক্তিদের আত্মকর্মসংস্থান হয়ে উঠার পেছনের অভিজ্ঞতা জানা, তাই যারা সি আর পি থেকে থেকে পুনর্বাসন সেবা নিয়েছে এবং যেহেতু আপনি মেরুরজের আঘাতপ্রাপ্ত স্ব-নির্ভর ব্যক্তি। আপনাকে অধ্যয়নে অংশ নিতে আমন্ত্রণ জানানো হয়েছে। আপনি অন্তর্ভুক্তি এবং বর্জনের মানদণ্ড পূরণ করেছেন। আমি নীচে অন্তর্ভুক্তি এবং বর্জনের মানদণ্ড যোগ করেছি।

● অন্তর্ভুক্তির মানদণ্ড:

- ✓ মেরুরজের আঘাতে পুরুষ ও মহিলা

- ✓ বয়স ১৮ বছর থেকে ৬৫ বছরের মধ্যে
- ✓ যে ব্যক্তির স্ব-নিযুক্ত হয়েছেন।

● বর্জনের মানদণ্ড:

- ✓ যাদের শ্রবণ প্রতিবন্ধী এবং বাক সমস্যা আছে।

আপনাকে কি অংশগ্রহণ করতে হবে?

গবেষণায় অংশগ্রহণ সম্পূর্ণ স্বেচ্ছাধর্মী। অংশগ্রহণের আগে অংশগ্রহণকারীর কাছ থেকে সম্মতি নেওয়া হবে। অংশগ্রহণকারীর অংশগ্রহণের পর প্রশ্নপত্রের সকল প্রশ্নের উত্তর দিতে বাধ্য থাকবেন। অংশগ্রহণকারীদের সম্মতি প্রত্যাহার ফর্ম দেওয়া হবে যাতে অংশগ্রহণকারী জরিপ পরিচালনার পর দুই সপ্তাহের মধ্যে তাদের ইচ্ছা অনুযায়ী তাদের অংশগ্রহণ বাতিল করতে পারে।

অংশগ্রহণের সম্ভাব্য ঝুঁকি এবং সুবিধাগুলি কী কী?

এই গবেষণায় অংশগ্রহণের জন্য সরাসরি কোনো সুবিধা নেই অর্থাৎ অংশগ্রহণকারী কোনো আর্থিক সুবিধা পাবেন না। এছাড়াও, জরিপ প্রশ্নাবলী ফর্মে কোন নেতিবাচক প্রশ্ন নেই। সুতরাং, অংশগ্রহণকারীদের কোন শারীরিক বা মানসিক ঝুঁকি নেই। অধিকন্তু, এই অধ্যয়নে আপনার অংশগ্রহণের মাধ্যমে, আমি মেরুরঞ্জের আঘাতপ্রাপ্ত রোগীদের আত্ম-কর্মসংস্থান তৈরি করার অভিজ্ঞতা জানতে পারব যা পেশাগত থেরাপিস্টরা তাদের আত্ম-কর্মসংস্থান যাত্রা এবং তারা যে সীমাবদ্ধতার সম্মুখীন হয় এবং কীভাবে তারা আত্ম-কর্মসংস্থানের মাধ্যমে তাদের অসুস্থতার সাথে মোকাবিলা করে তা জানতে সাহায্য করবে।

অংশগ্রহণ কি গোপনীয় হবে?

গবেষক কঠোরভাবে সমস্ত তথ্যের গোপনীয়তা বজায় রাখবেন। অংশগ্রহণকারীদের নাম শুধু মাত্র সম্মতি পত্রে উল্লেখ্য করা থাকবে। অংশগ্রহণকারীদের গোপনীয়তা বজায় রাখতে প্রশ্নাবলীতে সমস্ত অংশগ্রহণকারীদের জন্য কোড নম্বর ব্যবহার করা হবে। শুধু মাত্র সংশ্লিষ্ট গবেষক এবং সুপারভাইজার সরাসরি এই তথ্য জানতে সক্ষম হবেন। তথ্য পত্র একটি লক করা ড্রয়ারে রাখা হবে এবং তথ্যের ইলেক্ট্রনিকস সংরক্ষণ বিএইচপিআই এর অকুপেশনাল থেরাপি বিভাগী এবং গবেষকের ব্যক্তিগত ল্যাপটপে সংগ্রহ করা হবে।

গবেষণার ফলে কি হবে?

এই গবেষণার মাধ্যমে আমরা বুঝতে পারব যে, কোন বিষয়গুলো মেরুদণ্ডের আঘাতে আক্রান্ত ব্যক্তিদের আত্ম-কর্মসংস্থানের জন্য নেতৃত্ব দেয়, এই ব্যক্তির যে চ্যালেঞ্জ এবং সুযোগের সম্মুখীন হয় এবং তাদের আত্ম-কর্মসংস্থান তৈরি করতে যে কৌশলগুলি অবলম্বন করে। পেশাদার স্বাস্থ্যকর্মীদের আরও গবেষণা এবং অন্যান্য কাজ এবং এই মেরুরঞ্জ আঘাতপ্রাপ্ত রোগীদের স্ব-কর্মসংস্থানের প্রশিক্ষণে উৎসাহিত করতে পারবো।

গবেষণার প্রচারমূলক ফলাফল

এই গবেষণা প্রকল্পের ফলাফলগুলো প্রিন্ট মিডিয়া, ইলেকট্রিক/সামাজিক যোগাযোগ মাধ্যম, সম্মেলন, আলোচনা ও সমালোচনার মাধ্যমে জার্নাল এর মতো ফোরামে প্রকাশিত এবং উপস্থাপন করা হবে।

আপনার যদি কোন প্রশ্ন থাকে তাহলে আপনি নিম্নলিখিত ঠিকানায় যোগাযোগ করতে পারেনঃ

গবেষক:

মাঈশা এনাম মীম

বাংলাদেশ হেলথ প্রফেশনস ইনস্টিটিউট (বিএইচপিআই)

বিএসসি ইন অকুপেশনাল থেরাপি

সেশনঃ ২০১৮-১৯, রোল-৩৫

সাভার, ঢাকা

ইমেইলঃ maishaanam22ot@gmail.com

যোগাযোগের নম্বরঃ 01799396321

তত্ত্বাবধায়কঃ

মোঃ হাবিবুর রহমান,

প্রভাষক, অকুপেশনাল থেরাপি বিভাগ,

বাংলাদেশ হেলথ প্রফেশনস ইনস্টিটিউটে (বিএইচপিআই) সাভার, ঢাকা।

যোগাযোগের নম্বরঃ 01670896325

Consent Form

I am Maisha Anam Mim, studying B.Sc. in occupational therapy at Bangladesh Health Professions Institute (BHPI) which is under the Medicine faculty of Dhaka University, an academic institute of the Centre for the Rehabilitation of Paralyzed (CRP). As a part of the B.Sc. course curriculum, I am going to conduct a research activity under the assistant professor of occupational therapy Md. Habibur Rahman. The topic of the research is Self-employment experience: A perspective from individuals with spinal cord injury. The aim of this study is to explore the experience of self-employment among individuals with spinal cord injury.

Please read the following statement and put tik (✓) on yes or no to say that you understand the content of the information sheet, your involvement, and that you agree to take part in the abovenamed study.

- 1) I confirm that I have read and understood the participant information sheet for the study or that it has been explained to me and I have had the opportunity to ask questions.

_____ Yes/No

- 2) I have satisfactory answers to my questions regarding this study. _____ Yes/No

- 3) I understand that participation in the study is voluntary and that I am free to end my involvement in October or request that the data collected in the study be destroyed without giving a reason

_____ Yes/No

- 4) However, all personal details will be treated as highly confidential. I have permitted the investigator and supervisor to access my recorded information.

_____ Yes/No

- 5) I have sufficient time to come to my decision about participation. _____

Yes/No

- 6) I agree to take part in the above study _____ Yes/No

Participant's signature _____ Date _____

Researcher's signature _____ Date _____

সম্মতি পত্র

আমি মাদ্রিগা এনাম মীম, ঢাকা বিশ্ববিদ্যালয়ের চিকিৎসা অনুষদের অন্তর্ভুক্ত পক্ষাঘাতগ্রস্তদের পুনর্বাসনকেন্দ্র (সিআরপি), সাভার, ঢাকা, এর একাডেমিক ইনস্টিটিউট বাংলাদেশ হেলথ প্রফেশনস ইনস্টিটিউট (বিএইচপিআই) এ অধ্যয়নরত ৪র্থ বর্ষের ছাত্র। বি. এস. সি ইন অকুপেশনাল থেরাপি কোর্স কারিকুলামের একটি অংশ হিসেবে আমি অকুপেশনাল থেরাপির একজন প্রভাষক মোঃ হাবিবুর রহমান স্যার এর অধীনে একটি গবেষণা পরিচালনা করতে যাচ্ছি। গবেষণার বিষয়- মেরুরজে আঘাতপ্রাপ্ত ব্যক্তিদের আত্ম-নির্ভর হয়ে উঠার পেছনের অভিজ্ঞতা জানা।

অনুগ্রহ করে নিম্নলিখিত বিবৃতিগুলো পড়ুন এবং হ্যাঁ বা না-তে টিক দিন যাতে আপনি তথ্য পত্রের বিষয়বস্তু, আপনার সম্পৃক্ততা বুঝতে পারেন এবং আপনি উপরোক্ত গবেষণায় অংশ নিতে সম্মত হন।

১। আমি নিশ্চিত করছি যে, আমি গবেষণায় অংশগ্রহণকারীদের তথ্য পত্রটি পড়েছি এবং এর লক্ষ্য ও উদ্দেশ্য সম্পর্কে স্পষ্টভাবে অবগত। এটি আমাকে ব্যাখ্যা করা হয়েছে এবং আমি প্রস্তুত করার সুযোগ পেয়েছি।

_____ হ্যাঁ/না।

২। এই গবেষণার সাথে সম্পর্কিত প্রশ্নের আমার সন্তোষজনক উত্তর আছে।

_____ হ্যাঁ /না।

৩। আমি বুঝতে পেরেছি যে, গবেষণায় অংশগ্রহণ সম্পূর্ণ স্বেচ্ছাকৃত এবং আমি নভেম্বর পর্যন্ত আমার সম্পৃক্ততা বাতিল করতে পারব, অথবা অনুরোধ করছি যে অধ্যয়নে সংগৃহীত ডেটা কোনো কারণ না জানিয়ে বাতিল করা যাবে।

_____ হ্যাঁ/না।

৪। তবে, সমস্ত ব্যক্তিগত বিবরণ অত্যন্ত গোপনীয় হিসাবে বিবেচিত হবে। আমি গবেষক এবং সুপারভাইজারকে আমার তথ্য ব্যবহার করার অনুমতি দিচ্ছি।

_____ হ্যাঁ/না।

৫। অংশগ্রহণের বিষয়ে আমার সিদ্ধান্তে আসার জন্য যথেষ্ট সময় পেয়েছি

_____ হ্যাঁ/না।

৬। আমি উপরোক্ত গবেষণায় অংশ নিতে সম্মত

_____ হ্যাঁ/না।

অংশগ্রহণকারীর স্বাক্ষর _____ তারিখ _____

গবেষকের স্বাক্ষর _____ তারিখ _____

Withdrawal form

Research Title: Self-employment experience: A perspective from individuals with spinal cord injury

Name of the Researcher: Maisha Anam Mim, 4th year, Occupational Therapy

I _____, confirm that I wish to withdraw all my data from the study before the data analysis has been completed and that none of my data will be included in the study.

Name of the participant _____

Signature of the participant _____ Date _____

Name of the Researcher _____ Date _____

প্রত্যাহার পত্র

(শুধুমাত্র স্বেচ্ছায় প্রত্যাহারের জন্য প্রযোজ্য)

গবেষনার শিরোনামঃ আত্মকর্মসংস্থানের অভিজ্ঞতাঃ মেরুরজে আঘাতপ্রাপ্ত ব্যক্তিদের দৃষ্টিকোণ থেকে।

গবেষক: মাইশা এনাম মীম, ৪র্থ বর্ষ, অকুপেশনাল থেরাপি বিভাগ

আমি _____ (অংশগ্রহণকারী), আমার অংশগ্রহণ থেকে উদ্ভূত ডেটা ব্যবহারের জন্য আমার সম্মতি প্রত্যাহার করতে চাই।

প্রত্যাহারের কারণ _____

অংশগ্রহণকারীর নাম _____

অংশগ্রহণকারীর স্বাক্ষর _____ তারিখ _____

গবেষকের স্বাক্ষর _____ তারিখ _____

Appendix C: Questionnaire

Interview Questionnaire

Demographic Profile (জনসংখ্যা সংক্রান্ত বিবরণ)

SL no:

1. **Name (নাম):**

2. **Sex (লিঙ্গ):** পুরুষ নারী

3. **Age (বয়স):**

4. **Marital Status (বৈবাহিক অবস্থা):** Single (অবিবাহিত) Married(বিবাহিত)
Divorced (তালাকপ্রাপ্ত) Widowed (বিধবা/বিপত্তিক) Separated (আলাদা)

5. **Family member (পরিবারের সদস্য সংখ্যা):**.....

6. **Work location (কর্মস্থল):** Urban (শহর) Rural (গ্রাম)

7. **Level of Education (শিক্ষাগত যোগ্যতা):**.....

8. **Length of time self-employed (কত সময় ধরে স্বনির্ভর):**

1–5 years (১–৫ বছর) >11 years (১১ বছর এর বেশি)

6–10 years (৬–১০ বছর)

9. **Monthly self-employment income (মাসিক আয়):**.....Taka

10. **Self-employed (কখন স্বনির্ভর হয়েছেন):**

After disability (বিকলাঙ্গের পরে) Before disability (বিকলাঙ্গের পূর্বে)

11. **Assistive Device (সহায়ক যন্ত্র):**

.....

Questions

1. What are the reasons you decided to become self-employed? Please explain.
2. How did having a disability influence your decision to become self-employed? Please explain.
3. What type of employment you are pursuing and why particularly this employment? Please explain.
4. Can you describe any factors or resources that have helped you succeed in your self-employment venture?
5. What are the specific barriers that you face when pursuing self-employment? Please explain.
6. Do you face challenges when accessing capital, loans, grants, and other financial resources? Please explain.
7. Is the training, vocational rehabilitation and education programs enhanced your self-employment success? Please explain.
8. How the mentorship and peer support networks contributed to your business growth?
9. How the assistive technologies enable you to engage in self-employment? Please explain.
10. Are there specific challenges or advantages related to factors such as race, gender, and age that you've encountered in this journey?
11. What are the strategies for overcoming challenges that may arise in disability-owned businesses?

প্রশ্নাবলী (বাংলায় অনুবাদ)

১. কেন আপনি আত্মকর্মসংস্থান হওয়ার সিদ্ধান্ত নিয়েছেন? দয়া করে ব্যাখ্যা করুন.
২. কীভাবে শারীরিক অক্ষমতা আপনার স্ব-নির্ভর হওয়ার সিদ্ধান্তকে প্রভাবিত করেছিল? দয়া করে ব্যাখ্যা করুন.
৩. আপনি কোন ধরনের ব্যবসা করছেন এবং কেন এই ব্যবসা? দয়া করে ব্যাখ্যা করুন!
৪. আপনি কি এমন কোন কারণ বর্ণনা করতে পারেন যা আপনাকে আত্মকর্মসংস্থান উদ্যোগে সফল হতে সাহায্য করেছে?
৫. আত্মকর্মসংস্থান তৈরি করার সময় আপনি কোন ধরনের বাধার/ সমস্যার সম্মুখীন হয়েছেন? দয়া করে সেগুলো ব্যাখ্যা করুন.
৬. মূলধন, ঋণ, অনুদান বা অন্যান্য আর্থিক সংস্থা থেকে সাহায্যের সময় আপনি কি সমস্যার সম্মুখীন হয়েছেন? দয়া করে ব্যাখ্যা করুন.
৭. আত্মকর্মসংস্থানের সাফলতা বাড়াতে প্রশিক্ষণ, ভোকেশনাল পুনর্বাসন এবং শিক্ষা কার্যক্রমের কোন প্রভাব আছে কি? দয়া করে এই পরিষেবাগুলির ভূমিকা বিস্তারিতভাবে ব্যাখ্যা করুন,
৮. মেন্টরশিপ এবং পিয়ার সাপোর্ট নেটওয়ার্কগুলি কীভাবে আপনার ব্যবসার বৃদ্ধিতে অবদান রেখেছে?
৯. কীভাবে সহায়ক যন্ত্রগুলি আপনাকে আত্মকর্মসংস্থান বা উদ্যোক্তা হতে সাহায্য করেছে? দয়া করে ব্যাখ্যা করুন.
১০. আপনার উদ্যোক্তা হওয়ার ক্ষেত্রে জাতি, লিঙ্গ এবং বয়স এর মতো কারণগুলির সাথে সম্পর্কিত সুবিধা বা অসুবিধাগুলি পেয়েছেন তা আলোচনা করুন?
১১. উদ্ভূত সকল সমস্যাগুলি কাটিয়ে উঠতে আপনার কোন কৌশলগুলো কার্যকরী ভূমিকা পালন করেছে এবং এই ব্যাপারে আপনার অভিজ্ঞতা শেয়ার করুন?

***Translated Copy**

Appendix D: Supervision Record Sheet

Bangladesh Health Professions Institute
Department of Occupational Therapy
4th Year B. Sc in Occupational Therapy
OT 401 Research Project

Thesis Supervisor- Student Contact; face to face or electronic and guidance record

Title of thesis: Self-employment experience: A perspective from individuals with spinal cord injury




Name of student: Maisha Anam Mim

Name and designation of thesis supervisor:

Md. Habibur Rahman,
Assistant Professor, Department of Occupational Therapy,
Bangladesh Health Professions Institute (BHPI)

Appointment No	Date	Place	Topic of discussion	Duration (Minutes/Hours)	Comments of student	Student's signature	Thesis supervisor signature
1	7.8.23	BHPI Library	study title, Aim & objective discussion	1 hour	Great sufficient feedback	Maisha	
2	10.9.23	OT dept.	Objective correction & overall feedback.	1 hour	Cleared all confusion	Maisha	

3	17.9.23	OT dept.	Instruction to research proposal & interview guide	2 hour	Quite helpful for proposal presentation	Maisha	
4	22.9.23	OT dept.	Feedback & review on research proposal	1 hour	Constructed understanding	Maisha	
5	30.9.23	OT dept.	Discussion about literature review	1 hour	clear understanding about the topic	Maisha	
6	7.10.23	OT dept.	Study method discussion	2 hour	Specific problem identified & correction	Maisha	
7	21.10.23	OT dept.	Instruction on data collection process	2 hour	Comprehensive learning on data collection	Maisha	
8	20.12.23	OT dept.	Consent, information & withdrawal form check & feedback.	1 hour	Comprehensive learning about the topic	Maisha	
9	11.1.24	OT dept.	Data collection procedure review & correction	1 hour	cleared the confusion & successfully revised	Maisha	
10	18.1.24	OT dept.	Transcript & translate check & discussion	1 hour	A helpful discussion about the topic	Maisha	
11	24.1.24	OT dept.	Discussion on analysis of data review	3 hour	Revision & specific correction with helpful feedback	Maisha	
12	6.2.24	OT dept.	Feedback on result coding	2 hour	Discussion of work up & theme formation	Maisha	
13	16.2.24	OT dept.	Transcript, translate & coding check & review	1 hour	Helpful for learning	Maisha	

14	20.2.24	In Patient Unit	Contraction Review of the report write up	5 hours	Impressed that patient about discussion	Maisha	
15	21.2.24	In Patient Unit	Feedback on overall research	2 hours	valuable contribution to the literature	Maisha	
16	18.3.24	In Patient Unit	overall thesis write up feedback & discussion	2 hours	The session was valuable & helpful for my learning	Maisha	
17							
18							
19							
20							

Note:

1. Appointment number will cover at least a total of 40 hours; applicable only for face to face contact with the supervisors.
2. Students will require submitting this completed record during submission your final thesis.