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*Case Report*

# Empowering People with Physical Disability in Vietnam: A Case Study of a Successful Microenterprise Model

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**Abstract:** This single case study aims to address a gap in literature regarding the establishment of microenterprises for people with physical disability in Vietnam. Semi-structured interviews were conducted with seven people with physical disability including the Director of a non-government organisation supporting six entrepreneurs with physical disability who were engaged in teaching English to school aged children after school. Data was analysed utilising Lingelbach, De La Vina and Asel's (2005) three characteristics that improve probability of entrepreneurial success in developing countries. This framework aided in examining the approach of establishing microenterprises by the non-government organisation. The entrepreneurs with physical disability reported earnings above average wages and feeling empowered by participating in the microenterprises. These feelings of empowerment were reportedly associated with greater independence, increased self-efficacy and a confidence in planning for their futures.

**Keywords:** physical disability; employment; microenterprise; Vietnam

## 1. Introduction

Vietnam has gradually developed from one of the world's poorest countries into a lower-to-middle-income country over the last 25 years [1]. This change in status is due mainly to Vietnam adopting economic reforms such as the encouragement of the private sector [2]. However, much of the population is still vulnerable with an estimated one in five are still living below the poverty line [3]. In Vietnam, some of the people most at-risk are people with disability, with disability being significantly correlated with poverty [4]. This has resulted in a substantial number of people with disability not being able to meet food or other basic needs and not being able to obtain meaningful employment to advance themselves due to having limited access to education, nutrition and health opportunities [5].

A key to overcoming poverty is employment [6] which creates independence and self-sufficiency [7]. However, for people living with physical disability in Vietnam, it can be difficult to obtain and maintain employment [8]. Whilst people with physical disability encounter barriers to employment that are complex and unique to themselves as individuals, there are common shared factors that can be identified. For example, people with disability often have limited opportunities to access education resulting in limited skills making it difficult for individuals with disability to compete for jobs [9,10]. It is reported broadly that people with disability also face many barriers to employment, such as, discrimination from co-workers [11], prejudice from employers [12] and societal barriers i.e., inaccessible transport, public buildings, and accommodations [13]. Personal influences can also act as barriers to employment, such as self-esteem, confidence, own actions and initiative, knowledge and experience, past influences, and personality-related factors [14].

Addressing barriers to employment and thereby reducing the number of people with disability living in poverty requires significant policy change [11]. In particular, the literature highlights the opportunities presented by entrepreneurship for people with disabilities. Self-employment can provide people with disability with independence and allow individuals to set their own schedule which might be more sustainable than working to fixed employment hours. It has been found that people with disability are more likely to be self-employed than people without disability and self-employment can be used as a viable employment outcome for people with disability [15]. One such model of self-employment is establishing a microenterprise. Microenterprises are small businesses employing no more than 10 workers [16]. Globally, microenterprises have proven to be one of the most significant means through which people on low-incomes can escape poverty [17,9,18,19]. Microenterprises can be a means out of poverty providing economic empowerment and wealth creation. Furthermore, microenterprise for people with disabilities has been shown to provide a range of personal outcomes, such as independence and enhanced confidence and self-esteem [20,21]. However, Lingelbach, De La Vina and Asel (2005) [22] argue that policy approaches alone to entrepreneurship development, particularly in developing countries, may not be beneficial. They propose three characteristics – opportunity, financial resources, and apprenticeship and human resources that offers a framework for entrepreneurial success in developing countries [22].

### *1.1. Challenges for people with disability in Vietnam*

People with disabilities in Vietnam continue to be marginalised in society, often facing cultural barriers [23]. Like many Asian neighbours, Vietnam tends to perceive disability as a mystical punishment for sins committed by one's parents or ancestors, and disability often brings shame and guilt to the family [24]. In the Vietnamese language, the 'official' word used for disability was '*người tàn tật*.' The translation is a person completely lacking in abilities and capabilities [25]. The 'Law on People with Disabilities' was passed in 2010, the first document ensuring the rights of people with disabilities, and uses the phrase 'people with disabilities', marking a significant shift in approach for people with disabilities in Vietnam [26]. However, this original misunderstanding of the nature of disability means people with disability in Vietnam still tend to be negatively perceived [27]. For example, employers and the wider community carry negative attitudes towards people with disability and consider them as objects for charity rather than being valued for who they are [28]. The misguided prejudice amongst employers means that even people with a mild form of disability have difficulty accessing education and employment [23]. Limited opportunities for participation in employment can lead to profound effects on the individual's quality of life. There has been much international evidence demonstrating that participation in any form of employment can improve quality of life. For example, significant increases in confidence in making personal decisions and elevated feelings of self-worth and empowerment in daily life [29].

Vietnam has developed several approaches to address employment for people with disability. For example, the National Coordinating Council on Disability (NCCD) coordinates employment and training programs for people with disability. However, provision of employment services is still an issue [30] with many enterprises engaging in production with low profit margins [5]. As such, the opportunities available for people with disability seeking fulfilling and sustaining employment appear little different to other developing nations [31].

Secondly, the Vietnamese Government encourages companies to recruit people with disability as workers by setting an employment quota for each industry area. However, many employers continue to choose not to employ people with disability [28], with quota-levy systems generally accepted as ineffective in addressing the employment gap for people with disability [32].

Thirdly, the Government, NGOs and private organisations have established many Vocational Training Schools for people with disability. These schools provide training in a range of industries, including sewing; hairdressing; silk printing; electronics and electronic repair; electricity; embroidery; signwriting/advertising; motorbike mechanic; graphic design (computer-based); accounting; and basic office computing. Training tends to be of 6–12 months duration with just under 60 percent of training participants able to find jobs after completing their vocational training course

[33]. This outcome raises concern about the suitability and effectiveness of the programs for the remaining 40 percent of training participants.

Fourthly, since 2005 the Vietnamese Government has provided people with disability with either a job placement, or with job counselling for employment opportunities and a service introducing people with disability to prospective employers. However, very few people have accessed these services primarily due to the small number of centres and a lack of skilled staff available to give well-considered and informed support in a timely manner [34]. In addition, there are many physical and attitudinal barriers experienced by people with disability in accessing these centres and education in general [35].

Lastly, the Vietnamese Government provides support through a system of low interest loans allowing access to start-up capital for people who wish to be either self-employed or to establish their own microbusiness [36]. These loans, along with several other credit programmes established by local and international NGOs, can be applied for but are highly competitive with people with disability reportedly having difficulties securing credit [5].

Faith Based Organisations (FBOs) are widely acknowledged for their roles as contributors to addressing social justice issues and the economic advancement of people in developing countries [37]. As such, many start-up organisations and individuals, including people with disability, may seek start-up funding from an FBO who is traditionally supportive of people who would ordinarily be unable to access the usual lines of credit [38]. This study aims to outline one Vietnamese NGO's process of developing microenterprises for people with physical disability with the support of an Australian FBO and international donations.

### *1.2. Company of Grace (COG)*

COG is an NGO and a not-for-profit entity, receiving funds and in-kind support from an Australian FBO and other International FBOs. COG was established by the Director, Hoa (Peter) Stone, in 2011. COG has a strong empowerment and self-sustainability focus and operates in one of Ho Chi Minh City's 24 districts.

The history of COG developing microenterprises for people with physical disability has been relatively short and, as COG's Director admits, was originally developed through much trial and error. COG's Director has no qualifications or formal education in either business or disability, he does however have lived experience of disability which has driven him to become what [39] calls a 'disability change agent'. COG's mission is to provide educational and vocational training services to people with disability in Vietnamese communities, to empower them to live independent and self-sustaining lives. Future goals include to be 100% self-sustainable and 100% managed by staff with disability. COG is operated by a board consisting of nine volunteers with a variety of skills and experiences, such as pastors, accountants, lawyers, and people with disability. The organisation has purchased land and buildings which provide a residence for people with physical disability and staff, as well as five classrooms and an enclosed playground area. The classrooms are used to provide English classes to the local community.

On opening in 2016, 150 students attended the English classes at COG and the numbers have been growing steadily since. The English classes are run from 4.30pm to 8.30pm Monday to Saturday. The classes are taught by seven people with physical disability, four women and three men, who have learnt English as a second language. There are 24 classes with a variety of levels and session times with class sizes varying from 7-24 students for year levels 3-8 (early primary/elementary school to the first year of high school). At the time of this study COG provided English classes for around 200 local children.

Due to its emergence as a global language [40], English is highly valued in Vietnam as the language to enable growth in many areas including scientific and commercial endeavours [41]. English is the main foreign language taught and used in Vietnam and its use in the general community has developed with unprecedented speed [42]. Ho Chi Minh City has the largest number of teachers and learners of English in the country, and many language centres in universities, high schools, government agencies and private enterprises [42]. Since 2011, English has been a compulsory



subject in primary schools with four 40-minute periods per week starting from Grade 3 incorporated into the curriculum [43]. With a desire to promote teaching and learning of English, the Ministry of Education and Training (MOET) introduced systems to ensure the quality of teaching English is maintained [42]. However, low scores on final high school results in English have been reported and could be attributed to the current teaching methodologies [44]. Much of the difficulty in learning English has been attributed to a mismatch between recognised effective teaching pedagogy and traditional Vietnamese classroom cultures. Rote learning is the preferred approach in most Vietnamese Government schools where students are encouraged to memorise words and grammar rules by heart, often at the expense of comprehension which is an important part of the learning process [44]. Teaching practice involving “learner involvement, allowing learners’ choice, changing teachers’ and students’ roles, and breaking down hierarchic barriers in the classroom challenges basic Vietnamese socio-cultural and educational values” [43] (p.2). The point of difference for COG’s English teaching is the pedagogy of learner engagement. In part this can be traced to modifications and adaptations that the teachers with disability require to teach effectively.

### *1.3. The current study*

This study examines how one NGO in Vietnam (COG) established microenterprises for people with physical disability, highlighting the practical interventions that supported people with physical disability to access the labour market in a developing country. Responding to the call for an increased understanding of employment for people with disability [29], this study investigates the approach and outcomes of COG using Lingelbach, De La Vina and Asel (2005) [22] three attributes of entrepreneurship in developing countries that contribute to success and growth as an analytical lens.

## **2. Materials and Methods**

This study sought to describe COG’s development of microenterprises for people with physical disability in Vietnam. The study adopted a qualitative single case study design [45]. The goal of a single case study is to gain a deep understanding of one particular case [46]. Lingelbach, De La Vina and Asel’s (2005) [22] characteristics of entrepreneurial success in developing countries was utilised to guide data analysis [47].

This approach was selected to provide a foundation for follow-up work which may be valuable in the design and implementation of similar projects in similar political and economic environments [48]. The methodology allows an insight into the evolution of one NGO and their partnership with an FBO to empower people with physical disability through meaningful employment.

Ethics approval for this study was provided by Flinders University Human Ethics Committee (approval number 7290).

### *2.1. Setting*

This study involved one organisation (COG) located in Ward Hiep Binh Phuoc, District Thu Duc, Ho Chi Minh City, South Vietnam. COG is an NGO serving people with physical disability to establish microenterprises to enable financial independence and self-determination. Seven interviews were conducted over a period of nine days.

### *2.2. Participants*

In total, 12 people were interviewed for this study including three parents of children that attended the English classes, two Australian volunteers and seven people with physical disability. Only the voices of people with disability are included and reported in this article. The people with disability included the Director and founder of COG and six teachers. The teachers were four females and two males, aged 19-33 years old (average age 26 years). Participants with physical disability had disabilities that impacted on their arm, hand, and leg movements. Not all participants reported having a diagnosis that was medically identified. While access to healthcare in Vietnam for people with disability is reportedly good, there are extra costs associated with examination and treatment

(General Statistics Office, 2019), hence providing insight into why a diagnosis may not have been sought. Teacher participants self-reported the causes of their disabilities as: congenital (2); stroke; spinal meningitis; polio; and high fever. Most participants reported developing the disability from young ages (birth or early childhood) though one reported acquiring her disability at 12 years old, and one in her early twenties as a result of a stroke.

The education level of the six teacher participants were: tertiary studies (2); Year 6; Year 8, Year 9, (students in Vietnam in Year 6 are aged 11-12 years) and one participant reported they did not attend school. Five out of six participants considered they had no English prior to attending COG, however one teacher had studied English at university level.

Four out of six teacher participants had not previously been employed before coming to COG. One participant sold clothing apparel online but made little money and relied on the support of her parents to live; another had been a kindergarten teacher until she had a stroke which led to her disability. She then lost her job because she was then perceived as 'diseased'. Previous experience for the four participants without previous jobs was varied, one participant had been a university student but was forced to abandon his studies in the second year because he could not write quickly enough. The other three participants had attended a government vocational school for people with disability but reported that the skills learned in the school were not useful in obtaining employment.

### *2.3. Semi-structured interviews*

A semi-structured interview guide was developed to structure the interviews. The Director was asked a series of questions related to the history and evolution of COG microenterprises. Teachers with physical disability provided demographic information, previous employment experience, their involvement in teaching English at COG and the impact that working at COG had on their lives. The Director's interview was for 100 minutes while other interviews varied from 15 minutes to 36 minutes.

### *2.4. Procedure*

A local translator was employed to be present during the interviews and interpret when necessary. Participants who had English as a second language expressed gratitude in having an opportunity to practice their English skills. The translator was primarily utilised to clarify word meanings or to ensure correct understanding for both the researcher and study participants. All participants gave written consent to participate in the study and the study's information forms and consent forms were available in both English and Vietnamese. All participants were offered confidentiality; however, COG's Director requested his own name and that of the organisation be reported. All other participants were made aware of this request and agreed to be part of the study knowing their names would not be divulged but total anonymity may not be possible. Accordingly, an ethics modification was obtained.

### *2.5. Data analysis*

Data were analysed using content analysis where the predetermined codes of (1) opportunity (2) financial resources and (3) apprenticeship and human resources [22] was applied to the qualitative interview data [49,50]. Theory-guided analysis which involves utilising the pre-determined categories for analysis of the interview data is one of the special strengths of qualitative content analysis and is a useful tool for analysing data in case study research [49].

Qualitative content analysis has two methodological approaches (openness and theory-guided investigation), but this dichotomous approach can be adapted by enabling existing categories to be modified or new categories developed during analysis [49]. This was important as one extra category 'empowerment' was added to Lingelbach, De La Vina and Asel's (2005) [22] framework to reflect the findings.

## **3. Results**

### 3.1. Director

According to COG's Founder and Director, it was not a linear path to developing opportunities for the establishment of microenterprises for people with disability. Initially the intention of COG was to be a service for children with disability. However, a chance meeting with participant #7 led COG's Director to change the service's focus from children to providing an employment pathway for adults with physical disability. COG's Director recognised that the current employment services for people with disability were not always meeting individuals' needs. Donations mainly from an FBO in Australia were used to buy land and renovate existing buildings and build new ones, at an initial cost of AUD\$30,000 in 2011.

In the early days of COG, four men with physical disability were provided with a stipend and accommodation and meals. These men utilised existing skills to generate an income by fixing computers; using photo editing programs to make stationery; and selling oil paintings. Over time the group grew to also include four women, they initially made jewellery, crafts, and wooden items. However, before long it was evident that people were only buying the goods and services out of charity. Hoa reported *'Items not as good ... people were buying out of charity ... sold [for] less than abled-bodied items.'* Furthermore, the impact of the group's disabilities presented barriers to the supply of these goods and services. For example, an individual's disability sometimes did not allow consistent quality production and/or their disability impacted on the time to produce the item which could not be recouped in the sale price. These factors indicated that these existing enterprises were not going to lead to consistent substantial wages for the individuals with disability.

The group was encouraged to experiment with any ideas they had for microenterprises. Hoa commented: *'It was [participant #7] idea to teach English. Other businesses died but English classes [were] successful.'* This experimental phase was only possible because of the monthly stipend and small amounts of start-up capital provided by the Australian FBO through COG which eventually led to teachers with disability gaining their own independent incomes from teaching English classes. The funds were initially a result of COG's Director's fundraising in Australia developed through his strong association with a South Australian Baptist Church.

Early on, one COG participant with disability started teaching drawing and painting to 10 to 15 local children on Saturdays, this continued for several years. As this participant had studied English at a university level, these classes eventually transformed into English classes. Whilst a variety of other business ideas were unsuccessful, the English classes flourished. Equipment such as televisions, computers, desks, chairs, air conditioners, and internet access were purchased with the support of the Australian FBO. Class sizes continued to grow quickly through word of mouth in the local community. In fact, Hoa joked, *'In the early days they [COG Board] asked, 'What in the heck are you doing right to have 150 kids here?'* Competition to provide English classes is strong in the district, but COG's Director contributed the popularity of the COG English classes to:

- (1) The use of PowerPoint presentations. Initially PowerPoint presentations were utilised because teachers with disability found it difficult to write on a black/whiteboard. COG then developed these into interactive PowerPoint presentations to engage students. PowerPoint presentations are not generally available in schools in Vietnam.
- (2) The relaxed, interactive atmosphere of the English classes. Regular school classrooms in Vietnam are quiet and orderly, with little teacher-student interaction; and
- (3) Children coming to COG after school where they could play on the COG playground and purchase drinks and snacks.

The English classes are based on the standardised books and curriculum used in the local school system, providing English tutoring that enhances lessons at school. COG acquired the necessary licences for both a not-for-profit organisation and to teach English and are subject to audits every one to two years. There are plans for the teachers with disability to become qualified to teach English to an international Teachers of English to Speakers of Other Languages (TESOL) standard [51].

COG's Director acknowledged that not every person with disability will be able to teach English. Providing the example of one COG participant's poor muscle control limiting his ability to speak clearly enough to teach effectively, for him other activities were being explored. It was reported that

it had taken three years to teach the people with disability English to their current standard. Given some teachers had no schooling or only a primary school education, this could be seen as quite an achievement. All teachers learnt English principally from the teacher with disability who studied English at a university level. Hoa reported *'[Participant #7] had English grammar knowledge but others had no English ... they learnt from volunteers, me and [participant #7].'* The teachers reported learning had been further enriched by learning pronunciation from internet sources such as Google and conversational training with the many overseas volunteers and visitors.

When the people with disability first came to COG, they received instruction in life skills including problem-solving, money management and cooking, as well as lessons designed to build self-confidence. *'People [with disability] come to teaching [learn] life skills on a weekend ...problem-solving, money, encouragement, what make you happy, talk to each other. They liked being part of a community'* (Hoa). Entrepreneurial skills were practiced by the buying of goods such as greeting cards and jewellery from local producers and on-selling them for a small profit. The aim was for the participants with disability to be the 'middleman' in business and learn valuable business skills. The teachers also sold drinks and snacks before English classes and received the profits from the sale of goods as well as an income from the classes they taught. Sale of snacks also provided an opportunity to develop entrepreneurial skills.

COG's Director recounted previously employing people without disability but recognised an immediate power imbalance. He reported that some *'pushed too hard'* and did not recognise the needs of people living with physical disability. COG's Director recognised that he *'needed to pull the power [from the non-disabled]'* because people without disability were *'making decisions for people with disability'*. COG has since introduced a policy of not employing anyone without disability and allowing people without disability to be volunteers only.

### 3.2. Teachers with physical disability

Teachers with physical disability reported some referrals to COG came from government agencies but most were through word of mouth in the local community. Before working at COG, all teachers reported either not having jobs or having low paying or low status jobs. For example, Participant #7 reported earning only enough to get himself to work, *'Paid for only fuel... Not enough for living'*. Participant #10 also reported earning very little money stating, *'Sewing was hard and slow' and 'I was] just studying, not a job'*.

The teacher participants, similar to the Director reported the early attempts at microenterprises as unsuccessful due to their physical disability leading to a lack of consistency in producing high-quality goods and services, and therefore not creating a sustainable wage. However, the use of adaptations (computers, special keyboards, software and access to the internet) allowed the teachers to deliver popular and interactive English classes from which the teachers reported income of 2,000,000VND a month. With further income from the sale of souvenirs (such as cards and jewellery made by others) and income from the sale of snacks and drinks before and after English classes reported as 680,000VND a month. The monthly average wage in Vietnam is 7,000 VND in 2023 [52], and people that are highly skilled earn 12,000,000VND per month [53]. The teachers reported their income were relatively high in comparison to the average wage and well above what most people with disability would expect to earn in Vietnam.

All teacher participants reported having grown in confidence since coming to COG, stating that previously they could not look people in the eyes or were *'disappointed and shy'* (Participant #9). Participant #5 stated: *'[f]or a long time I have [had] no joy'*, in which he was referring to the embarrassment he felt that he had brought to his family by his disability, a feeling which eventually led to him leaving his family home. After involvement with COG, many teachers with disability reported having dreams of being able to travel, marry and have their own children, thoughts they previously would not have dared to consider. Participant #9 elaborated further:

*I dream I can go overseas and learn some more. Coming to Company of Grace has helped me with my dreams. Company of Grace has bought a man to me [in reference to her new relationship]. With love, new dream.*



While all teachers reported enjoying teaching English, some had plans to open different types of microenterprises such as selling souvenirs, a bookstore for students, and a fashion shop. However, these teachers also intended to keep working as English teachers to enable them to save enough money to commence new enterprises sometime in the future. Participant #10 said: *'I want to open [a] shop for shampoo and souvenirs. Saving for that'*.

### 3.3. Future Aspirations

Teacher participants reported future aspirations that included travel, marriage, having a family and starting other microenterprises all of which they felt were now possible due to the establishment of the English class microenterprises. In fact, four female teachers with disability had moved out of COG accommodation into their own shared rented premises and were planning to begin their own microenterprise - teaching English classes separate from COG's premises. COG will continue to provide necessary supports during this transition phase and beyond.

## 4. Discussion

COG's achievements in establishing microenterprises for people with physical disability was multi-faceted. Analysis of the interviews were coded into the three components of entrepreneurial development: (1) opportunity (2) financial resources and (3) apprenticeship and human resources [22]. A third component, 'empowerment' was also identified and is discussed.

### 4.1. Opportunity

'Opportunity-based entrepreneurship' that bases a start-up business on opportunity in the market as opposed to 'necessity entrepreneurship' where a business begins because there is no other means of generating income, is preferable because it allows for more growth [22]. Early in the participants journey of becoming entrepreneurs there were initial attempts to utilise 'necessity entrepreneurship' when they made and sold a variety of items such as, stationery, jewellery, and crafts, etc. However, ultimately this was not successful. Eventually teaching English microenterprises were established, building upon opportunity by addressing a gap in the local market to provide interactive English classes for school aged children. Using opportunity-based entrepreneurship is important but an often-missed supporting success factor of businesses [22]. While the COG Director admitted to not having formal education about business development ultimately the microenterprises thrived because of their ability to recognise and build upon local 'opportunity.'

### 4.2. Financial Resources

Limited bank lending and limited personal savings results in inadequate access to start-up capital in developing countries [5,22]. Furthermore, credit alone is not the only concern when establishing a business. In previous models of microenterprises in developing countries i.e., the Bangladesh program, Income Generation for Vulnerable Group Development Program (IGVGD) it was discovered that food rations and training needs to continue for more than 2 years to support the establishment of microenterprise [54]. Programs must address basic survival such as food, housing, education, transportation, energy, health, and safety needs. COG initially provided a wage, food, and accommodation for people with disability while they were experimenting with what microenterprise may work for them. Training provided included cooking skills and confidence building. The training was provided for four years, and this support will continue until the teachers are fully independent.

### Start Up capital

For any new business venture in any country, gaining loans to start the business and obtain necessary equipment and supplies can be difficult. Traditional sources of credit, such as banks and investment groups, prefer business entrepreneurs with a proven record of success and households with stable incomes and multiple earning sources [54]. The borrower's character, business prospects and ability to repay is scrutinised and assessed during the application process. Unfortunately, most

people with disability in Vietnam have insufficient personal savings and do not qualify for loans [5]. The availability of loans at reduced interest rates is vital for people with disability if they are to succeed as entrepreneurs [55]. Until that becomes common practice, many individuals and organisations with creative ideas rely on local, community or international grants to help establish their microenterprises [36]. International donations and in-kind support through an Australian FBO provided the funds for the establishment of the COG program and association equipment such as buildings, computers, and televisions.

COG was able to obtain initial funds through the networks of the Director. COG's Director built partnerships with individuals and FBOs in several countries who have provided financial aid and practical support. Using donations, COG developed an innovative employment approach which enabled people with physical disability to reach their aim of starting their own microenterprises. The priority for COG was to develop a structure that allowed employees to build personal savings, so they did not require a loan or grant when they were ready to embark on their own microbusiness. To be successful the approach required developing opportunities and providing appropriate support and training so that individuals produced enough income to provide a sustainable wage and build savings for their own future initiatives.

The General Statistics Office of Viet Nam reported that the average monthly wage was 7,000 VND in 2023 [52]. The money earned from teaching classes at COG was reported as over 2,000,000VND per month. The significant difference between actual monthly earnings and Vietnam's average monthly earnings meant that teachers had the potential to develop substantial savings each month. The teachers interviewed reported that their income from teaching English allowed them to earn sufficient income to live and establish savings whilst also learning valuable skills. Highlighting the importance of earning a sufficient income, Fields [52] (p.1) states "poverty is often not primarily a problem of unemployment, but a problem of low labo[u]r market earnings among the employed." COG's model not only provided initial resources to conduct the English classes, such as buildings, computers, and televisions, but a wage that allowed entrepreneurs with disability to have savings so they would not be reliant on loans.

#### *4.3. Apprenticeship and Human Resources*

Entrepreneurship is made more difficult without the benefit of mentorship and apprenticeship [22]. Entrepreneurial foundation structure includes economic, financial, technological, and business literacy, entrepreneurship training, mentors, and role models [19].

##### *4.3.1. Entrepreneurship training*

While the charisma and networks of a leader may be able to garner initial funding, an enterprise needs to be viable beyond the start-up phase. "If enterprises move beyond simple, low skill and low capital-intensive activities ... [then] technical skill, production technology and marketing arrangements assume critical importance" [54] (p.104–105). Unfortunately, many microentrepreneurs lack access to training in basic business skills and, without these supports there is a high risk of failure for microenterprises [57].

COG provides training and practice in basic business skills in a variety of ways. Firstly, by the establishment of small enterprises of the sale of goods such as souvenirs, crafts, cards, and snack foods. These skills are further built upon by operating the English classes at COG. COG has provided entrepreneurial training for more than four years, encouraging participants to explore various microenterprises before setting on a specific direction.

##### *4.3.2. Technology literacy*

When establishing microenterprises, it is important to provide quality goods or services that are demand-driven, meeting both current and localised demand. Globally, there has been a rapid change to established economic structures "... agricultural and manufacturing industries have given way to human services as the principal source of economic activity and employment" [58]. Similarly, in

Vietnam rapid growth has been accompanied by a change in the structure of employment, with agriculture declining and the services sector experiencing growth [59]. This new mode of production offers new employment possibilities for people labelled 'disabled' but does assume access to technology [58].

Technology enables people with disability to participate in a variety of environments [60]. Teachers were able to utilise technology to teach valued and sought after English classes. The teachers with physical disability interviewed in this study had limitations in hand and arm movements. Whilst this did restrict their ability to write on a black/whiteboard (which is often required when teaching), the teachers adapted their instruction methods. Teachers utilised computers to make PowerPoint presentations and display lessons on large television screens instead of using traditional black/whiteboards. Technology was used to support the teachers with physical disability to prepare lessons, access the internet, and show YouTube clips. This resulted in COG's English classes being unique when compared to most other English classes in Vietnam. As a result, it was reported that parents sent their children to the COG classes because they are highly interactive and more valued than those offered at the local schools.

Many studies that have found "technology can enhance people with disabilities' feelings of belonging, enjoyment, competence, autonomy, and self-worth," and stresses that technology can be used to fight disability stigma [61]. One teacher participant reported she had been fired from her previous pre-school position because she was seen as 'diseased' after having a stroke. However, this perceived 'disease' was not a consideration in the COG English classes where technology was utilised. Use of technology can remove both physical and cultural barriers [62]. However, people with disability need opportunities to develop digital technology skills if technology is to lead to empowering people with disability [62]. As a model to be replicated, there is evidence to suggest that the technological adaptations for teachers employed by COG provided adequate skill and knowledge for all to present valued English classes to at least a primary school standard. This is despite some teachers having limited formal education.

#### 4.3.3. Mentors

While entrepreneurship training programs have been found to be ineffective the use of business mentors have had more success [63]. The Director Hoa (Peter) provided mentoring to the teachers with disability for four years and will continue for the female teachers as they move out into their own accommodation and establish independent English classes. This support will continue until they are established or if the businesses are not successful.

#### 4.4. Empowerment

All the teachers with physical disability interviewed in this study commented on their lack of confidence before their involvement with COG. Empowerment occurs at several levels, for example personal empowerment (also referred to as psychological empowerment) and organisational empowerment [64]. Individual empowerment was evident in their new confidence, economic self-sufficiency, and belief in the future plans of the teachers interviewed. Future plans included: travel, marrying and having a family and opening other microenterprises such as bookstores and fashion shops. All of which they felt confident would happen within a 5–10-year time span.

Organisational empowerment at COG was demonstrated by shared leadership and decision making. Board members and the Director himself have disabilities and the Director's insistence of people without disability being offered non-paid positions.

#### 4.5. Company of Grace's (COG's) microenterprise model

This study's data analysis revealed COG's process of establishing microenterprises aligned with characteristics that Lingelbach, De La Vina and Asel (2005) [22] state improve probability of entrepreneurial success in developing countries, that is, opportunity, financial resources and

apprenticeship and human resources. COG's model also encouraged empowerment for the entrepreneurs with physical disability.

There are several constraints of COG's model, firstly, it has taken three years for the teachers with disability to learn English. This may seem a long time to establish a business especially given generally microenterprises have a high failure rate during their early years [65]. However, a lack of planning has been found to contribute to microenterprise failure [66]. Ensuring teachers are trained in English prior to teaching English is an important step towards ensuring the success of this type of microenterprise. Secondly, start-up capital to purchase premises, technology and provide initial wages were acquired through FBOs. As such this model may not be universally suitable but is highly regarded in this context especially as obtaining capital prior to planning is also recommended in setting up microenterprises for success [66]. A recommendation for further research is to examine the unique issues of people with physical disabilities establishing microenterprises in developing countries.

#### 4.6. Limitations

While this single case study may not provide generalisation of results, the interview data collected from people involved in COG's microenterprises provides a diverse picture of experiences and can inform future research. Furthermore, with private small businesses playing a vital role in Vietnam's economy and the government promoting small and medium-sized enterprises [67], this study outlines a legitimate employment pathway for people with disability.

### 5. Conclusions

This study addresses a gap in literature about the establishment of microenterprise for people with physical disability in Vietnam. These microenterprises were established with the provision of business mentoring and monetary support aided by an Australian Faith Based Organisation. COG's microenterprise model has provided work for people with physical disability teaching English classes to children which supplement children's school education. Teachers with disability utilised modifications that enabled them to deliver interactive classes that also increased student involvement in learning, which provided a point of difference and offered a unique and quality teaching pedagogy not often used in classrooms in Vietnam. Additionally, all teachers with disability reported increased feelings of confidence, economic self-sufficiency, and belief in their future since joining COG.

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