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# **Entrepreneurs with Disabilities - Profile of a Forgotten Minority**

**Dr Thomas M. Cooney**

## **Abstract**

The hosting of the Special Olympics in Ireland in 2003 compellingly brought to the forefront of public consciousness the capacity of people with disabilities to significantly contribute economically and socially to the nation. However, a body of research now exists highlighting that people with disabilities are less likely to be gainfully employed and will have lower earnings than non-disabled people. These differentials are caused by a variety of factors, including perceived and actual discrimination. An alternative career option for people with disabilities is to become self-employed, which has the benefits of the freedom, flexibility, and independence associated with self-employment, as well as autonomy from access-related obstacles such as transportation, fatigue, inaccessible work environments, and the need for personal assistance. However, people with disabilities who are considering establishing their own business face many barriers that a non-disabled person will not endure and therefore require training programs that are tailored to their particular needs. This paper examines the background to people with disabilities becoming self-employed and identifies what can be done, both at a policy and a practical level, to help them via entrepreneurship education and training.

**Keywords:** Entrepreneurs, Disabled, Minority, Vocational Training

## **Introduction**

Over the past two decades, the term 'entrepreneurship' has received ever-increasing levels of media and government attention. The primary reason for such attention is the well-documented evidence of the positive relationship between entrepreneurship and economic growth. It has therefore been in the best interests of a nation's economy for governments to engender an entrepreneurial culture that advances the development of indigenous enterprise, and the promotion of individual 'entrepreneurial heroes' within such a culture furthers such a goal. The notion of the entrepreneur as the lone hero was initially fuelled in the United States by stories of the meteoric careers of

individuals such as Andrew Carnegie and John D. Rockefeller. Peterson (1988) believed that this was due to the fact that entrepreneurship is enmeshed in culture and since American society encourages and promotes personal and singular achievement, the lone entrepreneur therefore reigns supreme. Indeed Blackford (1991) suggested that small business owners are revered because of their symbolism of self-reliant personal independence. Because the United States greatly influences international opinion, other countries have generally conformed to this interpretation of an entrepreneur.

In more recent times, the concept of the entrepreneur has been explored more broadly and there is a growing body of literature which analyses entrepreneurs from a wide variety of perspectives, particularly within a genre that has been termed 'minority entrepreneurs'. Chief amongst these minorities has been female entrepreneurs and ethnic entrepreneurs. However, although constituting a meaningful percentage of the overall population of entrepreneurs, little has been written about entrepreneurs with disabilities (EWD). People with disabilities, like everyone else, seek and obtain qualifications and use them to gain employment and income. This partly contradicts the general impression of disability which instinctively implies that some form of social welfare and protection is the answer and that people with disabilities are unsuitable for serious business. This in turn leads to an apprehension about the ability of people with disabilities to establish a viable business. Reactions like "it is hard enough for them to find jobs: how can they possibly create them?" not only show a lack of confidence in the capabilities of people with disabilities, but also reflect a typical view about self-employment being something which requires powers greater than the average person possess. This article challenges that perception and profiles entrepreneurs with disabilities, a forgotten minority in the world of entrepreneurship. The article will map out what little research has previously been undertaken on entrepreneurs with disabilities, and will discuss the implications for the development of entrepreneurship programs targeted at this community.

### **Levels of Employment Amongst the Disabled**

Any starting point regarding entrepreneurs with disabilities (EWDs) must first begin with a review of the general employment figures for people with disabilities as it sets

an important context to the discussion. According to Jones and Latreille (2005), it is now widely recognised that having a disability has a negative effect upon rates of employment and earnings. In America, Blanck et al (2000) utilised the U.S. Census Bureau's Current Population survey of 1998 to identify that only 30.4% of people with a work disability between the ages of 16 and 64 were in the labour force, as opposed to 82.3% of non-disabled people in the same category. Of individuals with disabilities who were employed, 63.9% held full-time jobs, compared to 81.5% of non-disabled employed persons. Earnings were similarly unbalanced with the mean earnings for people with disabilities holding full-time jobs being \$29,513 compared to \$37,961 for non-disabled people, a drop of approximately 22%. In addition, they also found that people with disabilities had significantly lower levels of education. Nearly 31% of people with disabilities had not completed High School, while only 17.5% of non-disabled people had not done so. The study found that such lower levels of educational attainment had a negative influence on the capacity of people with disabilities to secure good employment and earning opportunities.

But the United States is not alone in terms of poor employment rates for people with disabilities. According to the Shaw Trust (2006), their review of the UK's Office for National Statistics' Labour Force Survey for Spring 2005 highlighted that 46% of the disabled population of working age in Britain were economically inactive (i.e. outside of the labour force), but only 16% of non-disabled people of working age were economically inactive. Additionally, their review showed that nearly one-third of people with disabilities who are economically inactive stated that they would like to work (28%), compared with less than one-quarter (24%) of non-disabled economically inactive people. They also found that employment rates vary greatly according to the type of impairment, with people possessing mental health problems having the lowest employment rates of all impairment categories at only 20%. Finally, they determined that people with disabilities were more than twice as likely as non-disabled people to have no educational qualifications (26% as opposed to 11%). Research undertaken by Rigg (2005) highlighted that the earnings trajectories of people with disabilities lag behind those for non-disabled people, especially for men. The median annual change in earnings is 1.4% lower for disabled men and 0.6% lower for disabled women compared to non-disabled men and women respectively. Moreover, people with disabilities are approximately three times more likely to exit

work than their non-disabled counterparts, a difference that increases markedly for the more-severely disabled people.

In Ireland, a report by the National Disability Authority (2005) highlighted that the employment rate of people with disabilities aged 15 to 64 years was 37.1% while the corresponding figure for non-disabled people was 67%. An examination of employment rates by gender revealed that women have lower rates of employment than men but that this was equally applicable to people with and without disabilities. The report also highlighted that people with disabilities are overrepresented in part-time employment. Gannon and Nolan (2005) noted that data on the earnings of people with disabilities in Ireland was broadly consistent with international findings in that people with disabilities have lower hourly earnings than their non-disabled peers. The report by the National Disability Authority (2005) also identified a wide range of other inequalities experienced by people with disabilities, including that just over half (50.8%) have no formal second-level educational qualifications. As can be seen from these figures, whatever country one studies the results in terms of employment, earnings, and education remain broadly similar for people with disabilities.

A low level of educational attainment is just one factor that influences the capacity of a disabled person to secure employment. Other factors affecting an individual's ability or willingness to supply their labour are likely to include: the severity of the disability, access to and within a potential workplace, beliefs about the likelihood of facing discrimination, and the trade off between employment income and benefit receipts (Smith and Twomey, 2002). But it is not just the potential employee that might be reluctant to work for a company, as employers equally may not be open to employing a person with a disability. A report by the European Foundation for the Improvement of Living and Working Conditions (2006) found that owner-managers of Small and Medium-sized Enterprises (SMEs) identified a wide variety of reasons for not employing a person with a disability. These reasons included:

- Financial incentives do not necessarily meet the needs of either employer or employee,
- Employment quotas and anti-discrimination legislation has little practical effect on SME employer behaviour,

- Health and safety, and insurance regulations are perceived as a barrier,
- HR practices within the firm do not recognise the value of equal opportunity.

The report does suggest that the personal experiences of employers who may have a family member or friend who is disabled can have a positive influence towards their willingness to offer a person with a disability a position within their firm. However, more generally, mediating organisations play a pivotal role in providing assistance in terms of increasing awareness of the benefits of employing people with disabilities and in offering appropriate training support. While these mediating organisations struggle to cope with the enormous challenge that they face in educating employers to change their behaviour, some people with disabilities turn to self-employment as an alternative solution for generating income.

### **Levels of Self-Employment Amongst the Disabled**

It has been suggested in academic literature that entrepreneurship is frequently associated with the will to overcome a state of social marginality or economic discrimination, a circumstance found for example amongst ethnic communities (Godley, 2005). The argument then follows that people who are in some way excluded from society often derive from this situation the motivation to take the initiative of starting their own enterprise, although frequently this may occur because a person has no alternative. According to Harper and Momm (1989), if the business is successful, it will serve as an effective way of establishing a person's confidence and of achieving genuine rehabilitation, not only of the body but also of the spirit. Indeed, Blanck et al (2000) argued that self-employment should be utilised more frequently to help people with disabilities to move from unemployment, underemployment, and welfare-based income to gainful employment and self-sufficiency

In the United States, a major report was delivered by the Presidential Task Force on the Employment of Adults with Disabilities (2000) which revealed that based on the 1990 national census, people with disabilities have a higher rate of self-employment (12.2%) than people without disabilities (7.8%), with approximately 40% of the disabled self-employed having home-based businesses. By the time of the 1994 national census, the number of people with disabilities who were self-employed had

risen to 14%. Stoddard et al (1998) stated that nearly as many people with disabilities report being self-employed as report working for federal, state, and local government combined. They also noted that 14.6% of men with disability were self-employed compared with 9.6% of men with no work disability, while 9.0% of women with disability were self-employed compared with 5.6% of women with no work disability.

A major report in the UK on the barriers to self-employment for people with disabilities (Boylan and Burchardt, 2003) found that of those in paid work, 18% of disabled men and 8% of disabled women were self-employed, compared to 14% and 6% of non-disabled men and women respectively. Boylan and Burchardt analysed the data on self-employed disabled people to build a greater understanding of their characteristics, and found that both disabled self-employed men and disabled self-employed women were older, on average, than their non-disabled counterparts (49 compared to 43 for men, 45 compared to 42 for women). The report also identified that a higher proportion of disabled self-employed men and disabled self-employed women had no educational qualifications (20% and 12% respectively) compared to non-disabled self-employed (13% and 10% respectively), while a smaller proportion of disabled self-employed people lived in households containing children, compared to non-disabled self-employed people (this is partly due to the different age profile of the two populations). The report additionally found that disabled men and women had been self-employed longer (13.1 years on average for men, 8.4 years for women) in comparison to non-disabled men and women (11.3 years for men, 7.9 years for non-disabled women), although this finding was partly explained by the fact that disabled self-employed are also older on average. The number of hours worked by disabled self-employed men (42.8) was lower than for non-disabled self-employed men (48.6), and similarly the number of hours worked by disabled self-employed women (29.5) was lower than for non-disabled self-employed women (33.3). The research also found that disabled self-employed people were more likely than non-disabled self-employed to be unable or unwilling to report their earnings, while disabled men and women were less likely to be in professional occupations (this finding would be related to lower educational qualifications). In terms of classifying people's disabilities, men and women with musculoskeletal problems, and women with mental health problems, were particularly likely to be self-employed, while men with sensory impairments were relatively unlikely to be self-employed. Furthermore, the report

highlighted that people with disabilities bring lower human capital to their employment than non-disabled people, and that self-employed disabled men report lower incomes from self-employment than their non-disabled counterparts. The findings in this report by Boylan and Burchardt (2003) give significant insights into the characteristics of self-employed disabled people in the U.K., and indeed can also be used as a guideline regarding the likely positions in other countries.

Research in Ireland highlighted that 18.1% of people with disability who are in employment are self-employed, with 75.5% of these being businesses with no employees (National Disability Authority, 2005). The corresponding figures for people without a disability are 14.4% in self-employment with 68.1% of these being businesses having no employees. However, anecdotal evidence suggests that the number of people with disabilities who are self-employed is higher in reality as some people with disabilities will not report themselves as being self-employed as they perceive that it might negatively affect their welfare benefits. This so called 'welfare trap' is a particularly difficult situation as some people with disabilities do generate income from self-employment, but since they would lose their benefits if they exceeded a certain income threshold, they may underplay their self-employment income in order to maintain their welfare entitlements.

It has been suggested by Harper and Momm (1989) that people with disabilities make natural entrepreneurs since having a disability can also be a stimulus for independent problem-solving and innovation. They suggested that children with disabilities often develop new and effective ways of moving around, communicating, or otherwise overcoming their problems. The experience of facing and coping with difficulties which are unfamiliar can be a valuable, if onerous, form of personal development. According to Harper and Momm, entrepreneurs have been defined as "people who put things together in new ways", which is exactly what disabled people have to do.

### **Motivations for Self-Employment**

One feature of the literature on entrepreneurs with disabilities is that their reasons for starting their own business are heavily rooted in negative motives. As with any new venture creation, the attitudes of the entrepreneur (disabled or non-disabled)



themselves are more important than those of the general public when it comes to determining the viability of self-employment. According to Harper and Momm (1989), the concept of a business person is in definite contrast to the widespread image that many people with disabilities have of themselves: to have a right to be taken care of, to expect others to take decisions on their behalf, and to wait for job offers rather than take the initiative in seeking employment. Furthermore, the attitudes of the very people whose job it is to assist people with disabilities may also be counter-productive to the promotion of self-employment. However, according to Harper and Momm (1989), there are a number of positive factors which may make it easier, rather than harder, for some people with disabilities to survive in their own businesses. Indeed, they further argued that very often it is the psychological condition of people with disabilities that makes them particularly likely to persevere in self-employment and to do well.

In research undertaken by Boylan and Burchardt (2003), they found that people who have been disabled from a young age may have already experienced disadvantage within the education system due to lack of access to facilities and the full curriculum. Such people will therefore have lower educational qualifications on average and as a result are disadvantaged in the labour market. As a result of these outcomes, their inability to secure or retain jobs may push them towards self-employment as the only labour market option. The research also found that people who become disabled during their working life may also find their labour market options limited, whether as a direct result of their impairment, or by discrimination on the part of employers. On the other hand, people with disabilities reported that they valued the flexibility of self-employment over the hours and workload that self-employment could bring, particularly if their impairment or health condition was varied in its impact on their ability to work. According to the research, rebuilding self-esteem was another positive reason cited by people with disabilities for becoming self-employed, as their self-esteem may have been damaged by the onset of disability and subsequently encountering rejection by employers or patronising attitudes by advisers. For those with professional qualifications, self-employment could be a matter of free choice (although even they reported limitations in employment opportunities), but for those with low or no educational qualifications, while recognising that it had positive aspects, self-employment was more often a last resort.

According to a U.S. Department of Labor (2001) policy document, the benefits of a person with a disability operating a small business include freedom, flexibility, and independence associated with self-employment, and autonomy from access-related obstacles such as transportation, fatigue, inaccessible work environments, and the need for personal assistance. A survey undertaken in the United States by RTC Rural (2003) in conjunction with the Disabled Businesspersons Association found that the principal reason that disabled people gave for starting a business was because they wanted to work for themselves. Table 1 highlights the findings regarding why disabled people choose self-employment. It is interesting to note that the reasons given are primarily positive.

**Table 1 - Getting Started: Why Did Respondents Choose Self-Employment?**

1. Wanted to "work for myself"	56%
2. Identified need for product/service	48%
3. Wanted to make more money	46%
4. Wanted to own a business	46%
5. Needed to create own job	44%
6. To accommodate a disability (i.e. flexible hours and/or working conditions)	43%
7. Other jobs unavailable	15%

**Source: RTC Rural (2003)**

Similar to the results found above, Jones and Latreille (2005) offered data signifying that self-employment is due to the greater flexibility in hours and times afforded in self-employment, and that the higher rates of self-employment among people with disabilities reflects a voluntary choice that best accommodates their disability. However, these findings are in contrast with much of the other research that has sought to identify the central motives that people with disabilities tendered for starting their own business. For example, Blanck et al (2000) highlighted the role of discrimination, either perceived or actual, as a major motivation and concluded that self-employment offered increased employment opportunities for people with disabilities. Likewise, Schur (2003) found that discrimination was an important explanation of the higher rates of self-employment that are to be found amongst people with disabilities than with non-disabled people. As can be seen, authors such as Blanck et al and Schur believe that while there are many positive reasons for

people with disabilities establishing their own business, prejudice and other negative motivations remain the key initiating factors.

As with all forms of entrepreneurship, there are 'push' and 'pull' factors influencing the decision to start one's own business. Undoubtedly, the discrimination faced by people with disabilities in terms of employment and earnings opportunities (as discussed earlier in the paper) encourages many to become self-employed. But frequently self-employment is also a lifestyle choice that offers people with disabilities the freedom to work at their own pace in an environment that accommodates their particular needs. Owning their own business also provides people with disabilities the flexibility that is necessary for those who require frequent medical attention, flexible hours, accessible work space, and other special considerations. Whatever the motives for starting the business, the higher rates of self-employment amongst this community requires that when people with disabilities do look to start their own business, that appropriate support is available to help them with the process.

### **Barriers to Self-Employment**

Establishing a new business is loaded with difficulties, whether one is disabled or non-disabled. Indeed the types of enterprises started by people with disabilities are as varied as those started by any other community of people, and their business problems are broadly very similar to those of other enterprises. The challenges to self-employment for people with disabilities have been examined in detail in the UK by Boylan and Burchardt (2003). They identified difficulties in obtaining start-up capital (e.g. lack of own financial resources, poor credit rating, disinterest / discrimination on the part of the banks) as one of the principal barriers encountered by people with disabilities when considering starting a business. Other barriers identified in the research included the fear of losing the security of regular benefit income, and the unhelpful attitudes of business advisers. Interestingly, the report further highlighted that a lack of access to appropriate training and support was also a significant barrier to self-employment with a lack of advertising of services available, information not produced in alternative formats, lack of transport / funding for transport to and from the advice centre, training provided on upper floors with no elevators available, and

training not tailored to their individual needs listed as the difficulties most frequently encountered by people with disabilities when interacting with business support agencies. An earlier report by the U.S. Department of Labor (2001) noted that the potential disadvantages to self-employment for people with disabilities included loss of cash benefits from social security or supplemental disability programs, loss of health care benefits from cash programs, loss of housing and other subsidies, inability to access venture capital due to poor credit ratings, and lack of assets to use as collateral. Harper and Momm (1989) had previously emphasized access to capital and lack of customers as the two major barriers to self-employment by people with disabilities. These studies highlight the uniqueness of many of the barriers faced by people with disabilities when considering self-employment, with access to capital due to their situation and securing a regular income outside of benefits being two of the biggest challenges countenanced.

But the barriers faced by entrepreneurs with disabilities are not just economic in nature and some of the difficulties endured by people with disabilities go unnoticed by the outside world. Doyel (2000), herself an entrepreneur with a disability, accentuated the internal challenges faced by people with disabilities when considering self-employment. Doyel suggested that people with disabilities desire long-term employment that suits their interests and capabilities, that offers them the opportunity to grow intellectually and personally, that provides work and accomplishments that increase their self-esteem and has a value in the world, and that it represents a good balance between productivity and independence. Doyel also noted that beyond these goals, each individual with a disability will also have personal goals that will fit their strengths, disabilities, family, environment, and dreams of personal achievement and self-worth. Unquestionably, what the research has consistently highlighted is that for people with disabilities who are considering self-employment as a life option that their distinctive challenges and goals are identified and considered within any support system that is established to help them.

### **Developing Appropriate Support Programs**

As shown in the research studies highlighted above, one of the key points that arose from the literature review is that any entrepreneurship training program developed for

people with disabilities should be tailored towards their particular needs. Moreover, the findings from a study by Harper and Momm (1989) identified that many people with disabilities who are in business for themselves, like most other entrepreneurs, never received any help from official institutions but merely made the best of their resources, using whatever family or other supports available at that time. Indeed, a report by the U.S. Department of Labor (2001) highlighted that even employment programs that are tailored for people with disabilities frequently do not consider entrepreneurship as a career option. If this is the situation, then considerable rethinking is required if the rehabilitation system is to respond appropriately and effectively to the challenge of preparing people with disabilities for self-employment.

In their study on the barriers to self-employment for people with disabilities, Boylan and Burchardt (2003) sought to identify ways in which support agencies could help people with disabilities to establish their own business. Some of the primary recommendations identified in the report included that:

- The Department for Work and Pensions and the Department for Education and Skills should continue to seek ways to address the labour market disadvantage of disabled people as a whole, and ensure that self-employment can be a positive choice rather than a last resort;
- Welfare to work programmes for disabled people address pre-existing disadvantages, in the form of low educational qualifications and low self-esteem;
- The in-work support currently available through the benefits system (including Access to Work, Disabled Persons Tax Credit, and the 'permitted work' rules) be promoted and widely publicised;
- A national scheme for start-up grants and loans to disabled entrepreneurs be established, overseen by experienced business advisers with disability awareness training;
- Business support providers actively market their services (in accessible formats) to socially excluded groups and that they implement disability awareness training for all advisory staff and assessors.

Some of these recommendations have been implemented since the publication of the report but others still remain outstanding.

But it has not just been in the U.K. that self-employment programs have been analysed so that more appropriate actions can be taken. In the United States, The National Blue Ribbon Panel on Self-Employment, Small Business, and Disability (1998) focused their recommendations regarding self-employment for people with disabilities on three areas: (1) Training and Technical Assistance; (2) Finance; and (3) Government Policy. Under Government Policy, the report recommended the inclusion of people with disabilities in all small business development programs, that vocational rehabilitation should facilitate self-employment, that the Small Business Administration programs be inclusive of people with disabilities, that work disincentives be reduced, and that health insurance and the Ticket to Work to be encouraged amongst entrepreneurs with disabilities. As with the U.K., some of these recommendations have been implemented while others still remain outstanding.

While there are a myriad of government and not-for-profit organisations supporting business start-ups and growth, arguably few of them actually know how to work appropriately with people with disabilities when supporting their potential entry into the world of self-employment. This is evidenced by the fact that very few tailored self-employment programs are available to people with disabilities on a global basis, with no such programs available in Ireland. Doyel (2000) suggested that relevant support organisations need to be better informed regarding the specific challenges faced by entrepreneurs with disabilities, including the business hurdles that they specifically encounter, the obvious and hidden costs for people with disabilities, and the issues related to multiple disabilities and business ownership. As in any marketing situation, it is only through developing a thorough understanding of the potential customer that one can develop a product or service that is appropriate to their needs. This same principle should be applied to the development of entrepreneurship training program for people with disabilities.

At a more practical level, Doyel (2000) argued that in the development of an entrepreneurship program for people with disabilities a number of key components would be essential to its success. These components would include a careful selection process for entrepreneurs with disabilities (including a demonstration of commitment by the participant), tailored entrepreneurship education and training, financial

assistance for the business, and support for the business after start-up. A key point made by Doyel is that any entrepreneurship program for people with disabilities must fit the diverse range of people that it serves. The program must also be open to everyone, regardless of the type and severity of their disability. While Doyel believed that this may take time to achieve, nevertheless it should be the ambition of the program from the time of its original design.

Ideally, any entrepreneurship training program for people with disabilities should be delivered in partnership between people with different areas of knowledge and expertise, both from the disabled and non-disabled communities. According to Doyel (2000), in order for this collaboration to succeed, all parties involved must understand the successful strategies for business planning and business ownership for people with disabilities. She further argued that this common basis of understanding would facilitate the collaborative efforts of the self-employment program, its human services and economic development partners, and the people with disabilities who seek self-employment as their means for employment and economic growth.

## **Conclusion**

'Entrepreneurship' is a dangerously fashionable term, and many governments and others are grasping at the concept of 'enterprise' as a solution to their economic difficulties. Only a minority of any given population is likely to possess the necessary desire to start their own enterprise and the position of people with disabilities is no different. Self-employment is not a panacea through which all people with disabilities can become self-supporting and circumvent the low the rates of employment and income that they currently experience. While some may be pushed into self-employment because their disability practically disqualifies them from other forms of livelihood, there are many others whose disability makes them less likely to be able to start their own business. Their physical incapacity may be such as to make self-employment impossible or very difficult, or the reactions of their families or the community to their disability may have the effect of reducing their self-confidence and making them less, rather than more, able to take such an initiative.

It is, of course, impossible to state what proportion of people with disabilities may reasonably be considered as potential entrepreneurs. Quite contrary to common prejudice which tends to associate certain disabilities with certain jobs, it is an established principle that each case requires individual assessment. This clearly means that the feasibility of a self-employment venture can be determined only when taking into account the very special circumstances of the individual. Not only does the disability count as an important factor in assessing one's suitability for self-employment but even more critical is their surrounding environment (e.g. family support, community attitudes, mobility problems, or the market). Successful self-employment will also depend on whether the person has the necessary combination of personal characteristics to make him or herself an entrepreneur. Tailored approaches offer the most appropriate and most effective method of supporting those people with disabilities who wish to establish their own business.

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