

# NAVIGATING THE PATHWAY TO ENTREPRENEURSHIP FOR PERSONS WITH DISABILITIES

Insights from an Irish  
Context

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## EXECUTIVE SUMMARY

In the 2022 census of Ireland, 1,109,557 people identified as having a disability, which is approximately 22% of the Irish population. The European Disability Forum (2023) report highlighted that Ireland had one of the lowest rates of employment for persons with disabilities in Europe, while the data from the 2022 census underlines the significant societal disadvantages endured by persons with disabilities in terms of education, housing, work, and income. Meanwhile, the 'welfare benefit trap' is a constant barrier for persons with disabilities seeking to move from state support into labour market activation despite the commitment by government to 'make work pay'. Within this context, the option of self-employment is rarely promoted and government strategies consistently fail to identify it as a career option. There are currently no tailored government supports available for persons with disabilities and some disabled entrepreneurs have chosen to close their business as they believe that they are 'not playing on a level field'. This report profiles persons with disabilities in Ireland, explores entrepreneurship as a career option, examines the merits of policy intervention and good practice internationally, reports the feedback from primary research undertaken with persons with disabilities, and offers a series of recommendations regarding policies and initiatives that could be introduced in Ireland. It is the ambition of this report that it will become a catalyst for change and that action will be taken to improve the environment for persons with disabilities to start a business in Ireland.

Entrepreneurship policy interventions for persons with disabilities aim to create an enabling environment that supports and

promotes the entrepreneurial aspirations of persons with disabilities. These interventions encompass a range of strategies and initiatives designed to address barriers and enhance opportunities for entrepreneurship. Following a review of the literature some of the key potential policy interventions identified were the following:

1. **Accessible Financing Programmes:** Develop financial assistance programmes, such as loans, grants, and subsidies, specifically targeted at entrepreneurs with disabilities to help overcome financial barriers to starting and expanding businesses.
2. **Inclusive Education and Training:** Integrate entrepreneurship education and training courses into mainstream and special education curricula, providing persons with disabilities with the necessary skills, knowledge, and resources to pursue entrepreneurial ventures.
3. **Accessible Business Development Services:** Establish accessible business development centres and support services equipped with assistive technologies and staff trained in disability awareness to provide tailored assistance and mentorship to entrepreneurs with disabilities.
4. **Promotion of Accessibility Standards:** Implement and enforce accessibility standards and regulations in the built environment, transportation, technology, and digital platforms to ensure that infrastructure and resources are accessible to persons with disabilities.
5. **Procurement Policies and Supplier Diversity Programs:** Institute procurement policies that prioritize contracts and business opportunities for enterprises owned by persons with disabilities, as well as supplier diversity programs that

encourage businesses to source goods and services from diverse suppliers, including those owned by persons with disabilities.

6. **Tax Incentives and Regulatory Relief:** Offer tax incentives, exemptions, and regulatory relief measures for businesses owned by persons with disabilities to reduce the financial burden and administrative barriers associated with entrepreneurship.
7. **Awareness and Outreach Campaigns:** Launch public awareness campaigns to challenge stereotypes, raise awareness about the capabilities and contributions of entrepreneurs with disabilities, and promote a culture of inclusivity and diversity in entrepreneurship.
8. **Partnerships and Collaboration:** Collaborate with disability advocacy organizations, business associations, academia, and other stakeholders to identify barriers, develop inclusive policies, and leverage resources to support entrepreneurship among persons with disabilities.

By implementing these policy interventions, governments and policymakers can create a more inclusive and supportive ecosystem that empowers persons with disabilities to realize their entrepreneurial potential, contribute to economic growth, and foster social inclusion and equality.

Given the depth of primary and secondary research undertaken for this report, a detailed set of recommendations were developed which were then allocated into different categories. The first category simply details the recommendations presented in the OECD / European Union (2023) '*Policy Brief on Supporting Persons with Disabilities in Entrepreneurship*', but the remaining recommendations

are derived from various sources that were examined for the purposes of this study. The following are the key recommendations:

### **Recommendations proposed by the OECD / European Union (2023)**

- Increase the visibility of entrepreneurship undertaken by persons with disabilities.
- Boost entrepreneurship skills through training and peer-learning.
- Improve access to start-up finance.
- Ensure that the local ecosystem is supportive of entrepreneurs with disabilities.
- Use income support systems to bolster entrepreneurship among persons with disabilities.

### **Recommendations for Local Enterprise Offices**

- Undertake an accessibility audit of LEO website and activities.
- Visually include persons with disabilities in LEO promotional materials and activities.
- Appoint one person from within the network who will champion the cause of self-employment for persons with disabilities.
- Dedicate a webpage on [www.localenterprise.ie](http://www.localenterprise.ie) to become a central hub of information on self-employment for persons with disabilities.
- Collaborate with training organisations, higher education institutions, local development companies, disability advocacy

organisations and government departments to support persons with disabilities to start their own business.

- Continue to provide mentoring support to the TU Dublin online course 'Entrepreneurship for People with Disabilities'.

### **Recommendations for the Department of Social Protection**

- Adopt a more flexible understanding of welfare support rather than treating it as a binary system (capable / incapable of work).
- Provide relief from income tax (e.g. higher amount of non-taxable income) and social security contributions (e.g. reduced contribution rates), which can be phased-out over a period of several years.
- Offer a wage subsidy to those who are self-employed (this type of measure is commonly used to support employment for persons with disabilities, but some countries also make it available to the self-employed).
- Provide clear pathways and bridges back to benefits when business is not sustainable.
- Consider offering a single, comprehensive financial support scheme that covers workplace equipment adaptation in addition to other costs for persons with disabilities in self-employment, such as transport costs, support workers and access to support services and mental health support (e.g. the UK).

## General Policy Recommendations

- Consider the creation of a specific business status for persons with disabilities (e.g. Travailleur Indépendant Handicapé or Disabled Independent Worker in France).
- Review the practices of other countries (e.g. Czech Republic) that classify self-employment as a secondary activity so that benefits, allowances and pensions are not affected by self-employment earnings.
- Develop a funding mechanism such as microfinance (e.g. Bulgaria) or a dedicated fund (e.g. Canada) that would provide greater access to start-up finance.
- Government departments and agencies should introduce a procurement scheme that supports businesses led by persons with disabilities (e.g. the USA).
- An implementation group (consisting of disabled entrepreneurs, representatives from disability advocacy organisations, and relevant experts) should be established to oversee the introduction and development of policies and initiatives supporting self-employment by persons with disabilities.

Entrepreneurship for persons with disabilities in Ireland presents both opportunities and challenges. While there has been progress in fostering an inclusive environment in terms of employment, persons with disabilities still encounter significant barriers when pursuing entrepreneurial ventures. This is an opportunity to change that situation!



## FOREWORD

### *Navigating the Pathway to Entrepreneurship for Persons with Disabilities: Insights from an Irish Context*

I am proud to write a brief foreword to this excellent and insightful report from my colleagues at Technological University Dublin, Professor Thomas Cooney, Martina Brophy and Ahsan Habib. The report contains some stark statistics on the status and role of disabled citizens in Ireland as entrepreneurs and employers. The report notes the observation of the OECD / European Union 2023 report that highlight the *"significant untapped potential for self-employment as a route to labour market attachment for many persons with disabilities"* (OECD / European Union, 2023, p.5).

The report enumerates the many challenges and obstacles to self-employment for disabled citizens in Ireland and concludes with the requirement for a more robust and proactive policy climate - including targeted schemes and a greater awareness and promotion of entrepreneurship as a viable route to labour activation for disabled Irish citizens. More generally, Ireland is an outlier in European Union terms in relation to the rights enjoyed by disabled Irish citizens. Ireland is the only jurisdiction in the EU where there is no legal obligation upon the state or its agents to provide any supports, interventions, respite, therapies, medical treatments or surgeries for disabled citizens. Nor does Ireland have any legislation vindicating the rights of disabled citizens to respite, personal assistants or care packages allowing independent, autonomous living.

This state of affairs no doubt informs the very low participation rate of disabled Irish citizens in paid employment as employees, and as employers and entrepreneurs. Despite these significant challenges, Professor Cooney and colleagues in TU Dublin have

worked extremely hard to educate and empower disabled workers, and in this report, they sign-post the pathways to self-employment and self-actualisation for disabled Irish citizens.

I wish to congratulate my colleagues on the publication of this report and to thank them for their tireless support for Ireland's community of disabled citizens, their carers, and families. I hope that work such as this will further galvanise the Irish government to legislate for the fundamental human rights of disabled citizens and to fully ratify the optional protocol – as set out in the programme for government – of the UN Convention of the Rights of Persons with Disabilities.

Dr. Tom Clonan

Captain (Retired) Independent Senator, Dublin University Panel,  
Seanad Éireann

## INTRODUCTION

Self-employment among disadvantaged and under-represented groups, such as persons with disabilities, has featured increasingly on the public policy agenda at both national and international levels. In Ireland, the 'Comprehensive Employment Strategy for People with Disabilities (2015-2024)' was developed to support and enable persons with disabilities in relation to labour market activation. Within this strategy is the objective to promote and support self-employment as a viable option for persons with disabilities. This aligns with proposals from the EU and OECD for greater state-level support to untap the potential for self-employment among persons with disabilities (OECD / European Union, 2023).

Despite the favourable policy environment, persons with disabilities are still poorly served in terms of the development of their entrepreneurial skills, and there is a lack of public awareness of the untapped entrepreneurial potential of this cohort of individuals. Tailored measures for persons with disabilities to develop their entrepreneurial skills in Ireland is limited (OECD, 2020) and there is a need for a better-connected ecosystem that provides enhanced and seamless supports to persons with disabilities who would choose to be self-employed (Cooney and Aird, 2020). For a country with the widest employment gap between those with and without disability among European OECD countries (OECD / European Union, 2023), Ireland needs to introduce and strengthen policies that will allow this missing cohort of entrepreneurs to emerge.

There are 1.1 million people in Ireland with a disability which accounts for 22% of the population (CSO, 2022a). As of 2016, there were 17,654 persons with disabilities who were self-employed and had employees, and 34,461 persons with disabilities who were self-

employed and had no employees (CSO, 2016). OECD data shows that just over 15% of persons with disabilities in Ireland who were working in 2019 were self-employed, which was slightly lower than the equivalent percentage of those without a disability (OECD / European Union, 2023). The motivations of persons with disabilities to engage in self-employment may include push factors, like employer discrimination or inability to secure employment, or pull factors like being your own boss and recognising a market opportunity. In particular, persons with disabilities may be attracted to self-employment due to the flexibility it offers in fitting work around one's healthcare needs.

For the purposes of this report, we utilise the term "persons with disabilities" as per the United Nations (UN) definition. The primary research conducted for this report includes interviews with one mentor and five graduates of an online 'Entrepreneurship for People with Disabilities' programme which is delivered by Technological University Dublin in collaboration with the Open Doors Initiative and funded by AIB. The graduates of this course offered their perceptions in relation to the business climate and the level of business supports for entrepreneurs with disabilities in Ireland, as well as the perceived benefits and challenges in establishing a business. The data also captured their recommendations for enhancing supports for self-employment among persons with disabilities. These findings, combined with proposals from national and international policy documents and research, informed the recommendations of this report that aim to refine and enhance the Irish entrepreneurship ecosystem of supports for persons with disabilities in self-employment or with aspirations for self-employment.

# **CHAPTER 1 – DEMOGRAPHIC PROFILE OF PERSONS WITH DISABILITIES IN IRELAND**

## **1.1 INTRODUCTION**

Navigating the world of entrepreneurship for persons with disabilities is a complex journey, marked by numerous challenges and opportunities. The UN 'Universal Declaration of Human Rights' (United Nations General Assembly, 1949) and the 'Convention on the Rights of Persons with Disabilities' (United Nations, 2006) underscore the fundamental and universally acknowledged rights of persons with disabilities, yet the practical realisation of these rights poses a formidable challenge. Through an examination of the latest census data from the Central Statistics Office (CSO), it becomes clear that persons with disabilities will each have their own unique set of economic, health, personal and psychological needs to address, and this must be kept to the forefront in the design and evaluation of entrepreneurial supports for this cohort. This chapter begins with a review of the definitions of disability, then it provides an overview of population size and key demographics, before exploring how understanding disability has changed over time.

## **1.2 DEFINITIONS OF DISABILITY**

In seeking to investigate disability, the first realisation is that the term itself is defined in various ways by different entities. There is no universally accepted definition, and so every report and discussion on the topic needs to begin with agreement on the definition that will be employed within that specific piece of work. For the purposes of this report, the following examples have been considered because of the global significance of the bodies that have written them, and also because policy statements from these bodies

have significant influence on governments and other associated organisations throughout the world.

- **United Nations Organisation (UN):** The definition of disability adopted by the UN is found in Article 1 of the Convention on the Rights of Persons with Disabilities: "*Persons with disabilities include those who have 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). It should be noted that an individual with an impairment may be regarded as a person with a disability in one particular community or setting, but not in another. Prevailing socio-cultural attitudes and the availability of supports contribute to determining the role of a person with an impairment in his or her society (ibid.). In many parts of the world, there are persistent misunderstandings and negative stereotypes and prejudices regarding persons with particular health or mental conditions (ibid.).
- **International Labour Organisation (ILO):** In addition to drawing from the United Nations Convention on the Rights of Persons with Disabilities (CRPD), the International Labour Organisation places a significant emphasis on promoting inclusive and accessible workplaces. The ILO recognises that persons with disabilities, as defined by the CRPD, face challenges not only in societal participation, but also in accessing and maintaining employment. Building upon the CRPD's comprehensive definition, the ILO acknowledges the diverse nature of disabilities, encompassing a range of conditions that can affect individuals physically, mentally, intellectually, or sensorily. The organisation underscores the

importance of dismantling barriers that impede the full integration of persons with disabilities into the workforce. This involves addressing not only physical obstacles, but also societal attitudes and workplace practices that may contribute to exclusion. By aligning its perspective with international frameworks and advocating for inclusive labour practices, the ILO contributes to the global effort to ensure that persons with disabilities have equal opportunities in the workplace, fostering a more equitable and diverse world of work (ILO, 2022).

- **World Health Organisation (WHO):** According to the WHO, a disability may be related to any aspect of a person's functioning, whether physical, sensory, intellectual or mental. Since the WHO is an agency of the UN, it is not surprising that the definition of disability informing its policy statements, echoes that of the parent organisation (WHO, 2023). According to the WHO, a disability is not simply a condition of the body or mind that restricts a person's activities and limits their interaction with the surrounding environment (ibid.). Rather, the WHO emphasises the factors in that environment that play an important role in determining the extent to which a physical or mental impairment becomes a cause of disability (ibid.). For example, the physical environment may facilitate or hinder ease of movement, while the attitude of others towards persons with impairments are also significant: "*How much disability a person experiences in daily life varies greatly and is dependent upon how their impairment or health condition interacts with barriers in society*" (WHO, 2020, p.3).
- **European Union (EU):** According to the EU's 'Strategy for the Rights of Persons with Disabilities 2021-2030': "The adoption of the United Nations Convention on the Rights of

Persons with Disabilities (UNCRPD or Convention) in 2006 marked a breakthrough in setting minimum standards for the rights of persons with disabilities. The EU and its Member States are parties to the UNCRPD and are progressing with its implementation” (European Commission, 2021, p.1). Once again, the significance of the definition of disability in the UN Convention is obvious. However, actual compliance with UN and EU policy statements in EU member states varies widely, and this can be due to historical, cultural, economic or other factors.

- **Equal Status Act:** A broad definition of disability is given by the Equal Status Act (2000) which identifies disability as having the following characteristics:
  - (a) the total or partial absence of a person's bodily or mental functions, including the absence of a part of a person's body,
  - (b) the presence in the body of organisms causing, or likely to cause, chronic disease or illness,
  - (c) the malfunction, malformation or disfigurement of a part of a person's body,
  - (d) a condition or malfunction which results in a person learning differently from a person without the condition or malfunction, or
  - (e) a condition, disease or illness which affects a person's thought processes, perception of reality, emotions or judgement or which results in disturbed behaviour.

A more succinct definition of disability is found in the Disability Act (2005) which states that a disability is: *"a substantial restriction in the capacity of the person to carry on a profession, business or occupation in the State or to participate in social or cultural life in the State by reason of an enduring physical, sensory, mental health or*



*intellectual impairment*". All Irish legislation relating to disability should be interpreted against the background of Ireland having ratified the UN Convention on the Rights of Persons with Disabilities in 2018, although it should be noted that Ireland has not yet ratified the Optional Protocol to the UNCRPD. The definitions of disability offered by global, European and national legislation are reflected in the understanding of disability by the National Disability Authority (NDA) and non-statutory organisations like the Disability Federation of Ireland (DFI) and AHEAD (e.g. NDA, 2006; 2021; DFI, 2021; AHEAD, 2019).

The present report adopted the Irish Statute definition for persons with disabilities in Ireland. The reasons for this choice of definition are listed below:

- First, the Irish Statute definition of disability is consistent with international standards and human rights principles. The Irish Statute definition of disability is based on the United Nations Convention on the Rights of Persons with Disabilities (UNCRPD), which defines disability as *"long-term physical, mental, intellectual or sensory impairments which in interaction with various barriers may hinder the full and effective participation of the person concerned in society on an equal basis with others"* (United Nations, 2006). This definition reflects the social model of disability, which emphasises the role of societal barriers and discrimination in hindering the participation and inclusion of persons with disabilities (Oliver, 1990). By adopting the Irish Statute definition, Ireland is aligning its laws and policies with international human rights standards and committing to addressing the barriers that prevent persons with disabilities from fully participating in society.

- Second, the Irish Statute definition of disability is inclusive and broad. It recognises that disability can take many forms and can result from a variety of causes, including congenital conditions, accidents, illnesses, and the aging process. It also recognises that disability is not limited to physical impairments, but can also include mental, intellectual, and sensory impairments. This inclusivity is important because it acknowledges the diversity of the disability experience and avoids the stigmatisation and discrimination that can result from narrow or stereotypical views of disability.
- Third, the Irish Statute definition of disability is flexible and dynamic. It recognises that disability is not a static condition, but can change over time and can be influenced by a range of factors, such as the availability of assistive technologies and the presence or absence of societal barriers. This flexibility allows for the needs and circumstances of persons with disabilities to be continuously assessed and addressed, rather than being based on rigid or outdated assumptions.
- Fourth, the Irish Statute definition of disability is relevant to a wide range of policy areas and legal protections. It is used as the basis for the Disability Act 2005 and other legislation that affects the rights and entitlements of persons with disabilities in Ireland, such as the Employment Equality Act 1998, the Education Act 1998, and the Equal Status Act 2000. By adopting a consistent definition of disability, these laws and policies can be more effectively applied and enforced, ensuring that persons with disabilities receive the protections and supports they need.
- Fifth, the Irish Statute definition of disability is beneficial for persons with disabilities themselves. It provides a framework

for recognising and addressing the needs and rights of persons with disabilities, and for promoting their full and equal participation in society. It also helps to raise awareness and understanding of disability among policy makers, service providers, and the general public, which can lead to more inclusive and accessible services and environments.

In conclusion, adopting the Irish Statute definition of disability is important for a number of reasons, including its alignment with international standards and human rights principles, its inclusivity and flexibility, its relevance to a wide range of policy areas and legal protections, and its benefits for persons with disabilities themselves. Crucially, the development of disability theory has been influenced by diverse factors and situational demands, a complexity explored in a later section. It will examine the evolution of disability theory over time, emphasising the diverse pathways and critical considerations shaping understanding of the field. However, attention will first be drawn to understanding the demographic profile of persons with disabilities in Ireland.

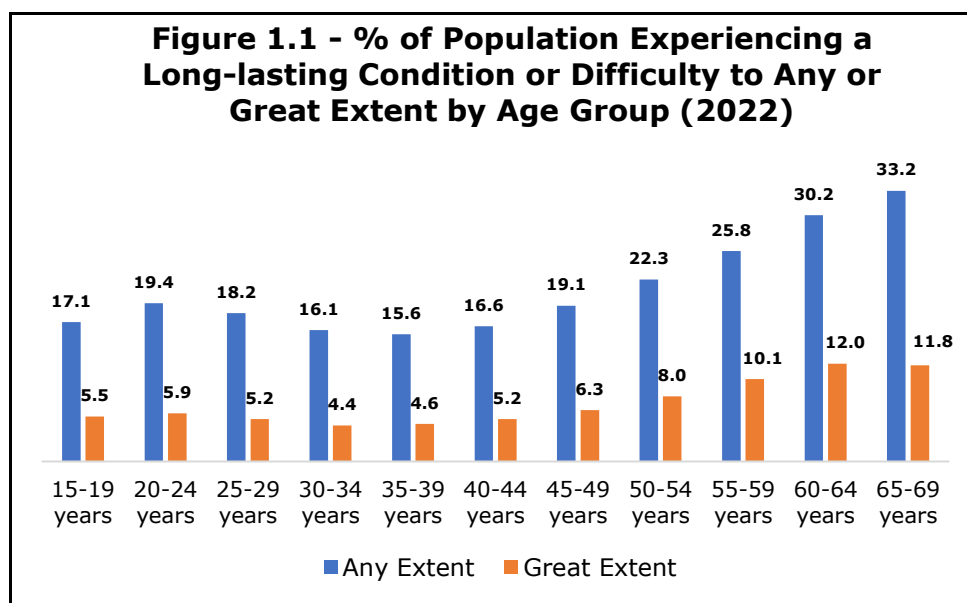
### 1.3 POPULATION PROFILE 2022

As of 2022, there were 1,109,557 people in Ireland with a disability<sup>1</sup> (22% of the population) (CSO, 2022a). This is a considerable increase on the figure of 643,131 people (13.5% of the population) reported in the Census from 2016 (CSO, 2016). The reason for this increase can, in part, be explained by the revision of the questions to include the extent to which people experience long-lasting health conditions and difficulties. Those reporting to have experienced at least one long-lasting condition or difficulty to a great

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<sup>1</sup> According to the CSO (2022), “the term *disability* refers to people who experienced long-lasting conditions or difficulties”.

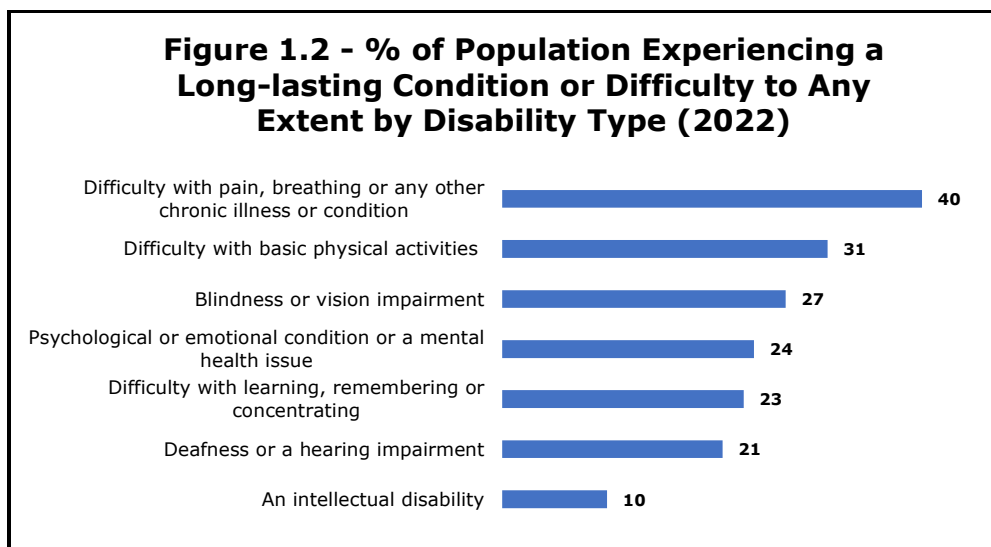
extent comprised of 407,342 people (8% of the population), and the figure relating 'to some extent' comprised of 702,215 people (14% of the population). Therefore, those reporting to have experienced at least one long-lasting condition or difficulty to any extent totalled 1,109,557.



**Source: CSO Data (2022a)**

Of the persons with disabilities in 2022, 531,207 (48%) reported to be male, while 578,350 (52%) reported to be female. More females than males experienced a long-lasting condition or difficulty to either a great or some extent. Among those of working age, the percentage experiencing a long-lasting condition or difficulty to any extent ranged from lows of 15.6% (people aged 35-39) to highs of 33.2% (people aged 65-69 years). From 50-54 years onwards, the percentages of those experiencing a long-lasting condition or difficulty to any or a great extent steadily rises. Figure 1.1 provides a full breakdown of the different age groups and the extent to which each experience long-lasting conditions and difficulties.

The most common long-lasting condition or difficulty experienced to any extent was a “difficulty with pain, breathing or any other chronic illness” (40%) followed by “difficulty with basic physical activities” (31%). Of those with a long-lasting condition to any extent, “blindness or vision impairment” was experienced by 27%, whilst “psychological or emotional condition or a mental health issue” was experienced by 24%. Those with an intellectual disability represented 10% of all individuals with at least one long-lasting condition to any extent. A full breakdown of the percentages of disabled persons by disability type are provided in Figure 1.2.



**Source: CSO Data (2022a)**

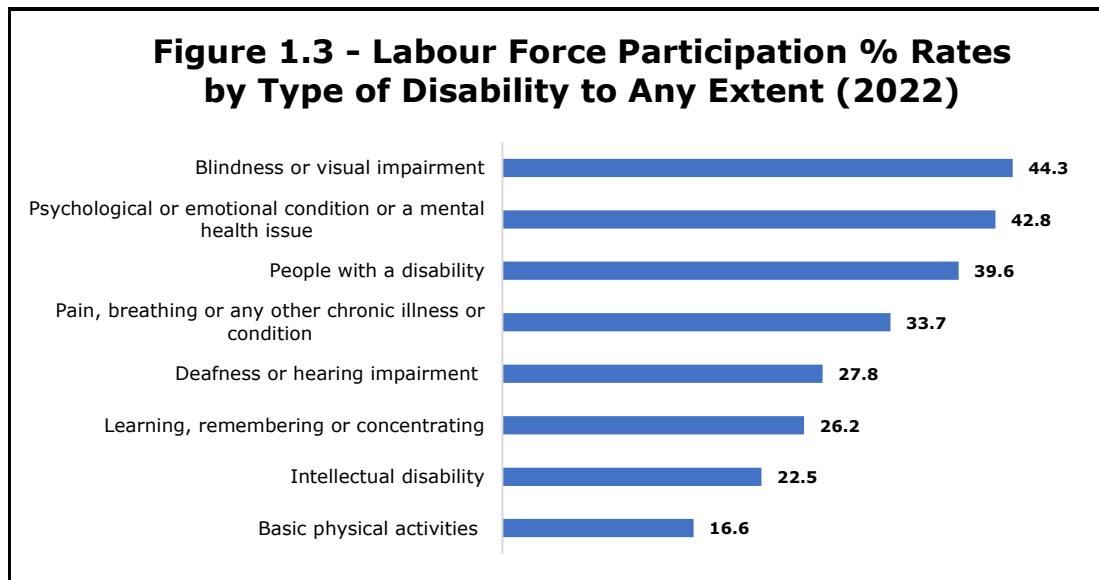
In terms of geographical location, the highest proportion of people with a long-lasting condition or difficulty to any extent within Ireland live in County Wexford (24%). Specific to the Leinster region, Wexford is followed by Carlow (23.1%), Wicklow (22.8%) and Offaly (22.6%). To clarify, Dublin as a standalone county has the highest proportion of persons with disabilities to any extent in Ireland, but the figures reported are based on the CSO’s stratification of Dublin into four administrative counties (Fingal, Dún Laoghaire-Rathdown, City, South Dublin County). For Munster, the highest proportion of

people with a long-lasting condition or difficulty to any extent live in Cork City Council at 23.6%. In terms of the Connacht region, the highest proportion of people with a long-lasting condition or difficulty to any extent live in Sligo at 23% and Leitrim, at 22.5%. For Ulster, Donegal at 22.9% has the highest proportion of people with a long-lasting condition or difficulty to any extent. The lowest proportion of people with a long-lasting condition or difficulty to any extent within Ireland live within Fingal County Council (18.6%) and Monaghan (18.8%). These statistics highlight the prevalence of persons living with disabilities across Ireland. This profile also signals the high proportion of those of working age and living with a long-lasting condition or difficulty to any or great extent. This leads meaningfully to the next section where the occupational status of persons with disabilities in Ireland is examined.

#### **1.4 OCCUPATIONAL STATUS**

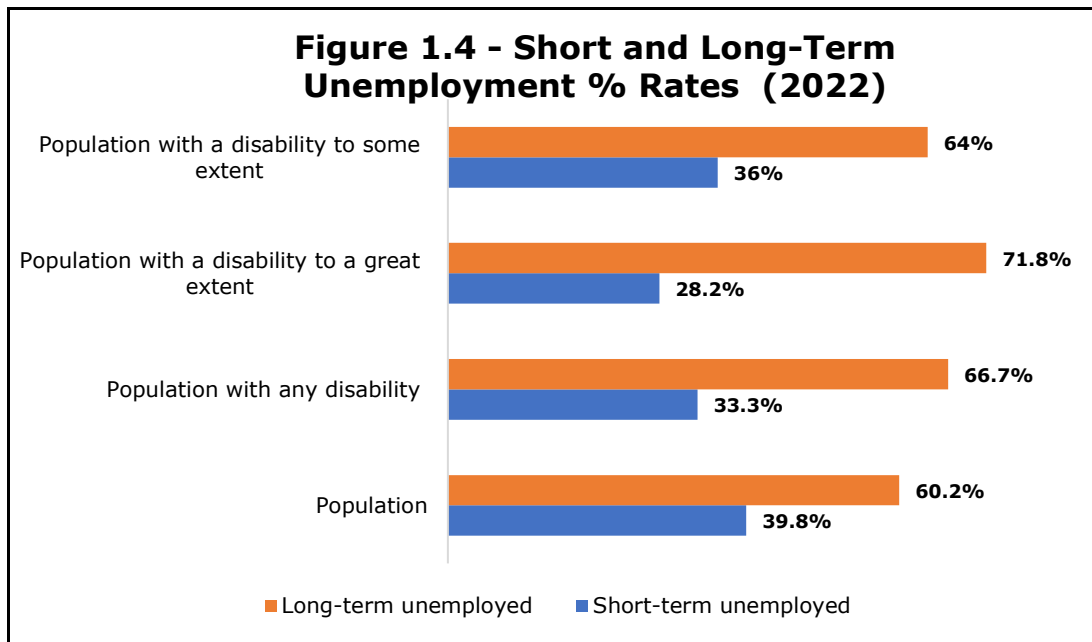
The labour force participation rate of persons with disabilities was at 40% (calculated as the proportion of persons aged 15 and over who are economically active) compared with 61% of the general population (CSO, 2022a). According to the European Disability Forum (2023), Ireland has the lowest disability employment rate of the EU member states at 32.6% (difference between European Disability Forum and CSO rates could be explained by variations in definitions used and timing of data collection). In 2019, Ireland had among the lowest full-time employment rates for women with disabilities (15%) and people with high support needs (17.7%) of EU member states (European Disability Forum, 2023). In Ireland, the highest labour force participation rates are among those with “blindness or visual impairment” and those with a “psychological or emotional condition or a mental health issue” as reported by 44.3% and 42.8%, respectively. The lowest labour force participation rate is amongst

those with difficulties with basic physical activities (16.6%). A full breakdown of labour force participation rates can be found in Figure 1.3 below.



**Source: CSO Data (2022a)**

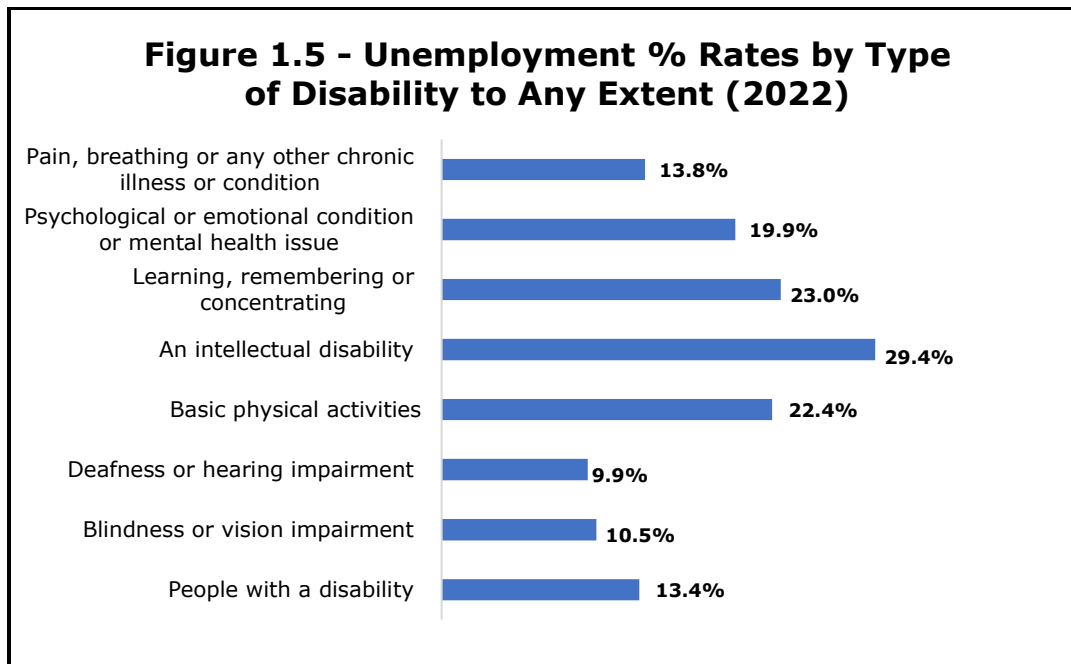
The unemployment rate amongst persons with a disability to any extent in 2022 was 13.4 per cent, compared with 8.3 per cent for the population as a whole (CSO, 2022a). According to the CSO (2019), 33.0% of working age people with a disability who were not in employment were on long-term disability payments, 9.1% were on other social welfare payments, and 13.8% had no working age income. Over two-thirds of those experiencing a long-lasting condition or difficulty to any extent and in short and long-term unemployment were unemployed for over a year (CSO, 2022a). The full breakdown of short and long-term unemployment rates can be found in Figure 1.4 below.



**Source: CSO Data (2022a)**

The unemployment rates for people who have at least one disability to any or a great extent is higher for males than females. The highest rate of unemployment was reported among people with an intellectual disability and the lowest was among those with deafness or a hearing impairment. The greatest gender gap in unemployment rates were between men and women who reported to have a psychological or emotional condition or mental health issue to a great extent, specifically 34% of men and 25% of women (CSO, 2022a). See the full breakdown of unemployment rates in Figure 1.5 below.





**Source: CSO Data (2022a)**

These statistics show that persons with disabilities in Ireland are disproportionately underrepresented in the labour force. This further highlights the pressing need for an ecosystem of self-employment supports for persons with disabilities in Ireland. The current rates of entrepreneurial activity among persons with disabilities in Ireland in 2022 are unavailable. However, according to the CSO (2016) census in Ireland, there are 17,654 persons with disabilities who are self-employed and have employees and 34,461 persons with disabilities who are self-employed and have no employees (Cooney and Aird, 2020). For comparison, 15.6% or 313,404 of the general population were self-employed workers in 2016 (CSO, 2022b). See Figure 1.6 for a breakdown by gender of those with disabilities who are self-employed.



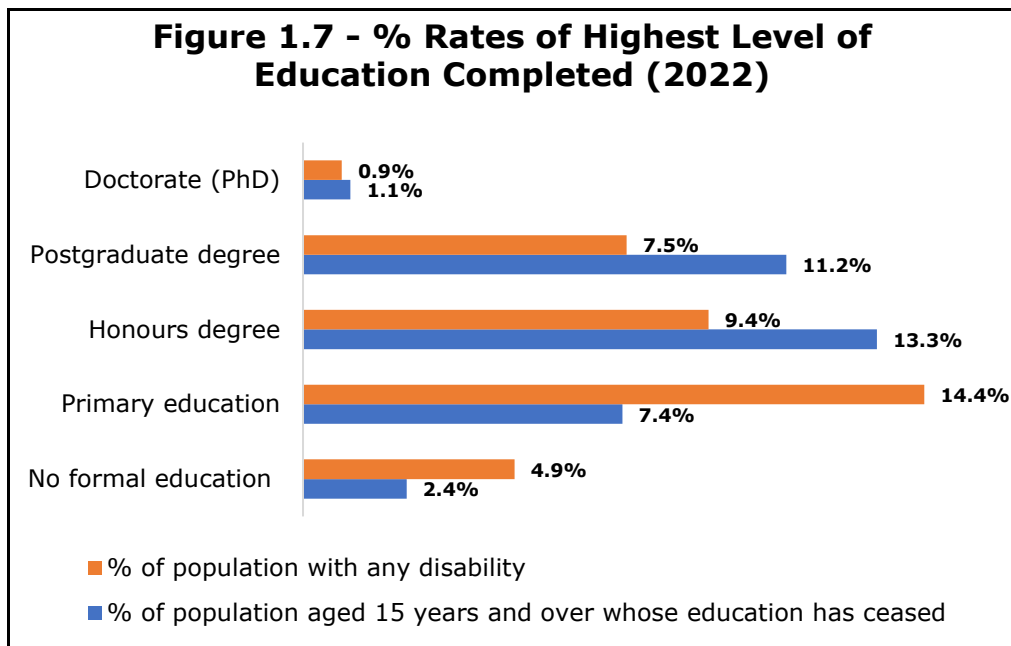
**Source: CSO Data (2016) as reported by Cooney and Aird (2020)**

These statistics highlight how persons with disabilities, and in particular women with disabilities, remain among the missing entrepreneurs in Irish society. This is despite evidence that persons with disabilities are as likely or more likely to be self-employed as those without disabilities. Approximately 1-in-7 persons with a disability who are working are self-employed in OECD and EU countries, which is similar to the share among working people without disabilities (OECD / European Union, 2023). This propensity or likelihood for entrepreneurship should be supported and realised through a favourable entrepreneurial ecosystem, which will be discussed in the recommendations chapter of this report.

## 1.5 EDUCATION

According to the CSO (2022a), persons with disabilities in general have lower levels of educational attainment when compared to the general population. The proportion of the general population aged 15 years and over who had completed their full-time education at primary school level was 10%, while it is 19% for persons with

disabilities (CSO, 2022a). A breakdown of rates for highest level of education completed by population with a disability (to any extent) compared with the population aged 15 years and over whose education has ceased can be found in Figure 1.7 below.



**Source: CSO Data (2022a)**

The highest proportion of those who had no formal education include those with an intellectual disability (20.6%), followed by those with difficulties learning, remembering or concentrating (10.2%). The highest proportion of those who ceased their full-time education after primary school level were people with difficulties with basic physical activities (22%) and people with an intellectual disability (21.8%). The highest proportion of those to complete education up to postgraduate degree level were people with blindness or vision impairment (8.6%), followed closely by people with a psychological or emotional condition or mental health issue (8.2%).

The educational levels of persons with disabilities in Ireland is important to the discussion of entrepreneurship amongst this cohort. Some studies suggest that a positive relationship exists between

higher levels of education and good business performance (e.g. Van der Sluis et al., 2008). Entrepreneurship education and training, in particular, can be vital to instilling the skills, knowledge and competencies needed for new venture creation and to increase intentions to start a business (Jones and Iredale, 2014; Looi, 2019). Given the lower levels of educational attainment among persons with disabilities relative to the general population, there is greater need for educational and training opportunities in entrepreneurship for persons with disabilities.

## 1.6 EVOLUTION OF THEORY DEVELOPMENT

The evolution of disability theory reflects a dynamic process of redefining and reconceptualising the experiences of persons with disabilities. Over time, various theoretical frameworks have emerged, each contributing to a deeper understanding of disability and influencing societal attitudes and policies. An overview of the evolution of disability theory and how it has changed over time is provided below.

- **Medical Model (Pre-20th Century):** The historical perspective on disability was dominated by the medical model, which viewed disabilities as individual impairments or medical conditions. This model focused on diagnosing and treating individuals to conform to societal norms. However, this approach tended to pathologize disability, emphasising deficits rather than considering the broader social context. It perpetuated a stigmatising view, marginalising persons with disabilities and reinforcing the idea of “normalcy.” The Medical Model’s dominance persisted for much of history, influencing policies and attitudes toward disability until later paradigms,

such as the Social Model, emerged to challenge and reshape these entrenched perspectives.

- **Independent Living Movement (1960s-1970s):** The Independent Living Movement which emerged in the 1960s and was spearheaded by advocates such as Ed Roberts, marked a transformative period in the history of disability activism. Ed Roberts, himself a wheelchair user due to polio, became a prominent figure in advocating for the rights of persons with disabilities. The movement sought to empower persons with disabilities by promoting the idea that they should have the same rights and opportunities as everyone else. A key emphasis was on the ability of persons with disabilities to lead independent lives rather than being confined to institutions. This shift in focus from a medical model to a social perspective challenged traditional notions and stereotypes surrounding disabilities, fostering a more inclusive approach to societal participation. The movement not only contributed to changes in policy and accessibility, but also played a crucial role in shaping the broader disability rights movement.
- **Identity and Cultural Models (1980s-1990s):** During the 1980s and 1990s, a notable shift occurred in understanding disability with the emergence of Identity and Cultural Models. Exploring disability as a social and cultural identity, the cultural model emphasised the unique experiences and perspectives within the disability community. Challenging traditional notions of “normalcy,” this model played a crucial role in reshaping societal perceptions and fostering a more inclusive understanding of diversity during this period. It promoted the idea that diversity enriches society, challenging stereotypes

and paving the way for greater acceptance of the many ways in which individuals experience and navigate the world. This shift in perspective contributed to the ongoing evolution of how society views and values the contributions of persons with disabilities.

- **Social Model (Late 20th Century):** The late 20th century witnessed a paradigm shift with the emergence of the social model of disability. This model, championed by scholars like Mike Oliver, highlighted that disability is not an inherent individual flaw but is socially constructed through barriers in the physical environment, attitudes, and policies. It emphasised the importance of removing societal barriers and promoting inclusivity to enable persons with disabilities to fully participate in society. The Social Model rejected the notion that disability is solely a medical issue, advocating for a broader understanding that considers the impact of societal structures on individuals. This shift spurred changes in legislation, policies, and perceptions, fostering a more inclusive and accessible society for persons with disabilities.
- **Intersectionality (Late 20th Century-21st Century):** Disability theories began to integrate intersectionality, acknowledging that individuals may experience multiple forms of oppression based on factors such as race, gender, and socioeconomic status. This enriched the understanding of how various identities intersect with disability. It highlighted that persons with disabilities, depending on their other identities, face unique challenges shaped by social structures. Intersectionality emphasised the importance of recognising and addressing the interconnected nature of discrimination, fostering a more nuanced and comprehensive approach to

disability advocacy. This evolution in theory encouraged a broader understanding of the diverse and intersecting aspects of individuals' experiences, contributing to more inclusive policies and initiatives in the 21st century.

- **Poststructuralist and Feminist Perspectives (Late 20th Century-21st Century):** This perspective highlighted the importance of deconstructing societal norms and challenging ableism. By scrutinising language use and power structures, these scholars aimed to unveil the underlying biases that contribute to the marginalisation of persons with disabilities. This critical approach underscored the need for more inclusive and respectful communication, fostering an environment that empowers individuals rather than reinforcing stigmatising narratives. In the 21st century, these perspectives continue to influence efforts toward dismantling linguistic and societal barriers, promoting a more equitable and inclusive society for persons with disabilities.
- **Legal and Human Rights Frameworks (Late 20th Century-21st Century):** International instruments like the United Nations Convention on the Rights of Persons with Disabilities (CRPD) have played a pivotal role in shaping disability theory. The CRPD emphasises a human rights approach, advocating for equality, non-discrimination, and full inclusion of persons with disabilities. This legal framework has been instrumental in influencing policies globally, fostering a commitment to dismantling barriers that hinder the participation of persons with disabilities in all aspects of society. The CRPD's principles echo a transformative shift towards recognising and upholding the inherent dignity and

rights of persons with disabilities, marking a significant milestone in the ongoing evolution of disability theory.

- **Capability Approach (21st Century):** Scholars like Martha Nussbaum and Amartya Sen introduced the capability approach, emphasising the importance of focusing on individuals' capabilities and opportunities rather than solely on their limitations. This approach aligns with the broader human rights discourse, placing a spotlight on the agency and potential of persons with disabilities. By shifting the narrative from deficits to capabilities, the capability approach reinforces the idea that everyone, regardless of disability, should have the freedom to pursue a life of value and meaning. This perspective has influenced discussions on social inclusion, prompting a re-evaluation of societal structures to ensure that persons with disabilities have equal access to opportunities, education, and meaningful participation in the community.
- **Neurodiversity (21st Century):** The neurodiversity movement, influenced by scholars like Judy Singer and organisations like the Autistic Self Advocacy Network, promotes the idea that neurological differences, such as autism, are natural variations of the human brain. It challenges pathologizing language and focuses on acceptance and accommodation. This movement has sparked a paradigm shift, encouraging society to embrace diverse cognitive styles and recognise the unique strengths that persons with neurodivergent conditions bring to the table. By advocating for acceptance rather than stigmatisation, the neurodiversity perspective fosters an inclusive environment that values the contributions of persons with diverse neurological experiences. In the 21st century, the neurodiversity movement continues to



shape discussions around inclusivity, challenging societal norms and advocating for the rights and dignity of neurodivergent individuals.

- **Technological Advances (21st Century):** Advances in technology have influenced disability theory by providing new tools for accessibility and participation. The understanding of disabilities has expanded to include considerations of assistive technologies and their role in fostering inclusion. In the 21st century, technological innovations, from screen readers to mobility devices, have become integral in breaking down barriers and empowering persons with disabilities. This evolution in disability theory acknowledges the transformative impact of technology in enhancing the lives and opportunities of people with diverse abilities. By incorporating technology as a key element, disability theory embraces a more holistic and dynamic perspective, recognising the potential of innovative solutions to promote inclusivity and equal access in various aspects of daily life.

The evolution of disability theory reflects an ongoing dialogue and critical examination of societal perceptions, power structures, and the lived experiences of persons with disabilities. It demonstrates a progression from viewing disability as a medical problem to recognising it as a complex interplay of social, cultural, and individual factors. The continued evolution of disability theory is essential for fostering inclusivity, challenging stereotypes, and promoting the full participation of persons with disabilities in all aspects of society. In short, within the array of disability development, certain perspectives lean towards emphasising biological or medical aspects, while others underscore the associated social dimensions. Consequently, a distinction can be drawn between medical and social models of

disability, depending on the prioritised perspective (Shakespeare, 2006). Both medical and social models of disabilities are widely practiced, each influenced by various elements, particularly in the context of entrepreneurial activities, specifically from a self-employment standpoint.

## **1.7 CONCLUSION**

The profile of persons with disabilities in Ireland encompasses people of all ages, from children to seniors. They come from various socio-economic backgrounds and regions across the country. Disabilities may be congenital, acquired through illness or injury, or develop later in life. Access to education, employment, healthcare, and social services can vary significantly for individuals with disabilities in Ireland. While progress has been made in terms of disability rights and accessibility, challenges persist, including barriers to employment, lack of accessible infrastructure, and social stigma.

Government policies and initiatives, such as the National Disability Inclusion Strategy and the Disability Act, aim to address these challenges and promote inclusion and equality for persons with disabilities. Efforts include improving accessibility, providing supports for independent living, and facilitating access to education and employment opportunities. Community organizations, advocacy groups, and disability rights activists play a crucial role in raising awareness, advocating for policy changes, and providing support services for persons with disabilities and their families.

Understanding this diverse population in terms of their key demographics provides the necessary context for the qualitative research that was undertaken for this report. The population of persons with disabilities in Ireland are shown to be largely

underrepresented in the labour force at large, and in entrepreneurship, in particular. The next chapter will explore the scholarly literature on this cohort of minority entrepreneurs, and it will examine the benefits and barriers relating to self-employment for persons with disabilities.

## **CHAPTER 2 – ENTREPRENEURSHIP FOR PERSONS WITH DISABILITIES**

### **2.1 INTRODUCTION**

It is probably a truism that only a minority of any given population is likely to possess the necessary desire to start their own business, and similarly only a small proportion of persons with disabilities are likely to become entrepreneurs. Indeed, it is important to understand that developing entrepreneurship initiatives for persons with disabilities is not a panacea through which everyone within the community can become self-supporting. Indeed, it is difficult to estimate what proportion of persons with disabilities may reasonably be considered as potential entrepreneurs and successful self-employment will ultimately depend on whether a person with a disability has the necessary combination of personal commitment and good business opportunity to make oneself an entrepreneur.

Entrepreneurship for persons with disabilities presents a unique opportunity to not only foster economic independence, but also to challenge societal perceptions and create inclusive environments. By embracing entrepreneurship, persons with disabilities can leverage their skills, creativity, and unique perspectives to build successful ventures and contribute meaningfully to the economy. However, they often face numerous challenges, including limited access to resources, societal stigma, and physical barriers. Despite these obstacles, the journey of entrepreneurship for persons with disabilities is marked by resilience, innovation, and the potential to inspire change. Through advocacy, mentorship, and accessible support systems, governments can empower persons with disabilities to pursue their entrepreneurial dreams, shatter stereotypes, and

pave the way for a more inclusive society where everyone has the opportunity to thrive.

## **2.2 UNDERSTANDING ENTREPRENEURSHIP AMONGST PERSONS WITH DISABILITIES**

Kitching (2014) sought to answer the question whether entrepreneurship can provide a solution to the challenge of increasing labour market participation, specifically, and social inclusion, more generally, amongst persons with disabilities. The answer was a qualified 'yes', meaning some individuals might be able and willing to take up self-employment or business ownership as a paid work option, but this is unlikely to be a sustainable option for many others without extensive and/or long-term support. Kitching argued that impairments vary widely in terms of type, severity, stability, duration and time of onset, and that these characteristics influence an individual's capacity and willingness to become entrepreneurs and to sustain such a status. If policy-makers wish to support aspiring and established entrepreneurs with disabilities, initiatives must recognise the wide diversity of impairment conditions, if entrepreneurship is to be a serious long-term option for them. An East Midlands Development Agency (EMDA, 2009) study emphasised that high economic and social potential exists from engaging certain groups in enterprise culture and start-up activities. The EMDA emphasised that persons with disabilities were one such group but to access this community, outreach work and partnerships between start-up provision and local communities were needed to increase the profile of self-employment as an option for persons with disabilities. This is reiterated through various research papers that indicate the need for self-employment to be more strongly advertised as an option for persons with disabilities, as opposed to only ever becoming an employee.

A major report in the UK on self-employment for persons with disabilities (Boylan and Burchardt, 2003) found that of those in paid work, 18% of men with disabilities and 8% of women with disabilities were self-employed (compared to 14% and 6% of non-disabled men and women respectively). Boylan and Burchardt analysed the data on self-employed persons with disabilities to build a greater understanding of their characteristics, and found that both self-employed men with disabilities and self-employed women with disabilities were older, on average, than their non-disabled counterparts (49 years old compared to 43 for men, 45 compared to 42 for women). The report also identified that a higher proportion of self-employed men with disabilities and self-employed women with disabilities had no educational qualifications (20% and 12% respectively) compared to non-disabled self-employed (13% and 10% respectively), while a smaller proportion of self-employed persons with disabilities 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 men and women with disabilities 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 women), although this finding was partly explained by the fact that self-employed individuals with disabilities are also older on average.

According to Boylan and Burchardt (2003), the number of hours worked by self-employed men with disabilities (42.8) was lower than for non-disabled self-employed men (48.6), and similarly the number of hours worked by self-employed women with disabilities (29.5) was lower than for non-disabled self-employed women (33.3). The research also found that self-employed persons with disabilities were more likely than non-disabled self-employed to be unable or unwilling

to report their earnings, while persons with disabilities were less likely to be in professional occupations (this finding would be related to lower educational qualifications). Persons with disabilities bring lower human capital to their employment than non-disabled persons, and self-employed men with disabilities report lower incomes from self-employment than their non-disabled counterparts. Nearly 80% of the self-employed with disabilities have no employees compared to 74% of those without disabilities and non-work-limited men with disabilities.

In terms of classifying disabilities, Boylan and Burchardt (2002) found that 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. Pagán (2012) examined the levels of self-employment for persons with disabilities by grade of severity (i.e. severe, some and no limitation) and found that people who were severely limited in their daily activities were more likely to be in self-employment than the other two groups. However, generally there is little research detailing how rates of entrepreneurial activity differs by disability type.

### **2.3 BENEFITS OF ENTREPRENEURSHIP**

As with any new venture creation, the attitudes of the entrepreneur themselves (whether disabled or non-disabled) are critical when it comes to determining the viability of self-employment. Harper and Momm (1989) suggested that the concept of a businessperson may contrast with the image that some persons with disabilities might have of themselves in terms of self-determination. Furthermore, the attitudes of people whose job it is to assist persons with disabilities may also be counter-productive to the promotion of

self-employment as they may be proposing solutions that are dependency-based rather than promoting independence. However, there are positive factors that might suggest that it is easier (rather than harder) for some persons with disabilities to prosper in their own businesses. Indeed, the psychological conditions of persons with disabilities who continue to persevere in challenging circumstances enables them to persist in self-employment and succeed.

The benefits of entrepreneurship for persons with disabilities extend beyond the realm of emotional and psychological well-being (Cooney and Aird, 2020; OECD, 2022; 2023a). Entrepreneurship is intricately linked to essential entrepreneurial characteristics, cultivating motivation, independence, innovation, ambition, and risk-taking (Ahmad et.al., 2010; Lecuna et al., 2017). These traits, developed through entrepreneurial activities, foster independence, decision-making, and accountability, contributing to the overall development of persons with disabilities (European Commission, 2020; OECD, 2022). This empowerment goes beyond individual development, potentially liberating entrepreneurs with disabilities from external prejudice and discrimination. The main benefits of entrepreneurship are described below.

- **Emotional and Psychological Well-being**
  - Entrepreneurship positively influences emotional and psychological well-being.
  - Essential entrepreneurial characteristics, such as motivation, independence, innovation, ambition, and risk-taking, are cultivated through entrepreneurial activities.
  - These traits foster independence, decision-making, and accountability, contributing to the overall development of persons with disabilities.



- **Empowerment and Liberation**
  - Entrepreneurship empowers persons with disabilities, potentially liberating them from external prejudice and discrimination.
  - Traits developed through entrepreneurship provide a means to overcome societal barriers and foster a sense of self-determination.
  
- **Economic Independence and Control**
  - The economic dimension of entrepreneurship is crucial, representing financial independence and control over resources.
  - Entrepreneurship becomes a tool for leveraging spending power, instigating change in commercial sectors and challenging societal norms.
  
- **Financial Autonomy**
  - Entrepreneurship is a pivotal avenue for financial independence for persons with disabilities possessing requisite qualities.
  - It facilitates access to larger financial resources, providing autonomy in decision-making and enabling the pursuit of personal and social goals.
  
- **Societal Contribution**
  - The economic benefits of entrepreneurship extend beyond individual freedom.
  - Entrepreneurship has the potential to contribute to societal welfare through job creation and tax contributions, reducing welfare dependency.

The multifaceted benefits of entrepreneurship for persons with disabilities highlight its transformative capacity. While fostering emotional and psychological well-being, entrepreneurship becomes a

catalyst for economic independence, offering financial autonomy and contributing to societal welfare. This nuanced approach underscores the potential of entrepreneurship to empower individuals and create a more inclusive and diverse entrepreneurial landscape. Additionally, the economic dimension of entrepreneurship is crucial for persons with disabilities, representing financial independence and control over resources (Tedmanson et al., 2012). This economic empowerment becomes a tool for leveraging spending power to instigate change in commercial sectors (Cooney and Licciardi, 2019; UNESCO, 2023).

For persons with disabilities possessing the requisite qualities, entrepreneurship emerges as a pivotal avenue for financial independence (OECD, 2023a; 2023b). Entrepreneurship facilitates access to larger financial resources, providing autonomy in decision-making and enabling the pursuit of personal and social goals (Galloway et al., 2005; Kitching, 2014; OECD / European Union, 2023). Crucially, the economic benefits for persons with disabilities hold the potential not only to enhance individual freedom, but also to contribute to societal welfare through job creation and tax contributions (OECD, 2023c). This multifaceted approach to entrepreneurship reflects its capacity to foster emotional and psychological well-being while simultaneously reducing welfare dependency.

As with all forms of entrepreneurship, there are 'push' and 'pull' factors influencing the decision to start one's own business (see Table 2.1). Undoubtedly, self-employment is a lifestyle choice that offers persons with disabilities the freedom to work at their own pace in an environment that accommodates their specific needs. Owning their own business also offers persons with disabilities the flexibility that is necessary for those who require frequent medical attention, flexible hours, accessible work space, and other special considerations. But

the discrimination faced by persons with disabilities in terms of employment and earnings opportunities also encourages many to become self-employed. Additionally, it should be noted that if the reasons for starting a business are based on 'push' factors, then supplementary support may be required in terms of enhancing self-confidence and other self-development issues. Finally, the variety of motivational factors influenced by a person's disability also means that when persons with disabilities look to start their own business, appropriate and empathetic support needs to be available to help them with the process.

**Table 2.1 – Reasons for Starting a Business**

| <b>Positives (Pull)</b>               | <b>Negatives (Push)</b>               |
|---------------------------------------|---------------------------------------|
| Flexibility of hours / workload       | Discrimination                        |
| Rebuild self-esteem                   | Inability to secure / retain job      |
| Freedom / independence                | Poor rates of pay                     |
| Autonomy from access related barriers | Disadvantaged in labour market        |
| Wish to be self-employed              | Limited job options due to disability |
| Wish to make money                    |                                       |

Source: Authors (compilation based on a review of the relevant literature)

## 2.4 BARRIERS TO ENTREPRENEURSHIP

Persons with disabilities encounter multifaceted barriers in their pursuit of entrepreneurship, underscoring the critical necessity for customised support and training (Renko et al., 2016). The identified challenges encompass issues like restricted access to start-up funding, discrimination from financial institutions, uncooperative business counsellors, absence of disability-related supports, and limited networking opportunities (Jackman et.al., 2021). The welfare benefit trap emerges as a profound dilemma, impacting the economic prospects and self-reliance of persons with disabilities (OECD, 2023d). The fear of losing disability benefits inhibits the exploration

of employment opportunities, contributing to a substantial negative impact on overall employment rates within this demographic (OECD, 2023a). The psychological toll of feeling ensnared in a system that discourages economic emancipation affects self-worth and independence, undermining the very goals that entrepreneurship seeks to foster (OECD / European Union, 2023).

The barriers are further compounded by business counsellors' reluctance to suggest self-employment for persons with disabilities, insufficient education and training, inaccessible workspaces, limited representation and role models, negative consumer perceptions, and restricted access to assistive technology (Finlay et al., 2017; Kitching, 2014; Schneider and De Carolis, 2018). The absence of wheelchair ramps, accessible parking, and modified facilities obstructs effective business operations, emphasising the urgent need for universal design principles (Finlay et al., 2017). The scarcity of visible and successful entrepreneurs from within the disabled community underscores the importance of role models in challenging stereotypes and inspiring individuals to undertake entrepreneurship (Schneider and De Carolis, 2018). Furthermore, barriers arise due to the lack of disability-inclusive marketing, negative consumer perceptions, and limited access to assistive technology, creating significant hurdles for entrepreneurs with disabilities (Finlay et al., 2017; Schneider and De Carolis, 2018).

Based on a review of the literature, the following are considered to be the principal barriers faced by persons with disabilities who wish to start their own business:

- Lack of assets / capital to use as collateral
- Difficulties in obtaining start-up capital
- Disinterest / discrimination on the part of financial institutions

- Mobility issues which reduces ability to meet customers / suppliers
- Unhelpful attitudes of business advisers
- Lack of access to appropriate / tailored training and support
- Loss of benefits from social security or supplemental disability programmes
- Loss of health care benefits

Successful entrepreneurship initiatives must have clear objectives and goals, sufficient funding, effective communication with disability-related agencies, and long-term mentoring and support. Despite improved disability-related legislation in Ireland, there is a need for tailored support to achieve personal and economic benefits for persons with disabilities (OECD, 2023d). The barriers discussed are not unique to Ireland, but the country's scale, political goodwill, and available resources position it to develop a model that could serve as an example for other nations to emulate. Addressing these barriers requires a comprehensive approach involving stakeholders from government, businesses, disability advocacy organizations, and the broader community to implement policies, programmes, and initiatives that promote accessibility, inclusion, and support for entrepreneurship among persons with disabilities.

## 2.5 CONCLUSION

In research undertaken by Boylan and Burchardt (2003), they found that people disabled from a young age might have already experienced disadvantage within the education system due to a lack of access to facilities and the full curriculum. Therefore, persons with disabilities are more likely to have lower educational qualifications on average and thus are disadvantaged in the labour market. Due to

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, persons 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 potential impact on their ability to work. The research further highlighted that rebuilding self-esteem was another positive reason cited by persons 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 this group also reported limitations in employment opportunities), but for those with low or no educational qualifications, while recognising that it had positive aspects, self-employment was frequently a last resort.

Entrepreneurs with disabilities grapple with challenges in realising their human rights, as articulated in the UN 'Universal Declaration of Human Rights' (1948) and the 'Convention on the Rights of Persons with Disabilities' (2006), ratified by Ireland and numerous other countries. Despite these noble aspirations and established legal frameworks, persons with disabilities often confront barriers accessing essential training and support, encountering physical, logistical, and skill-related hurdles (NDA, 2017; European Disability Forum, 2023). Limited opportunities and constrained access to resources compound the struggles of establishing or expanding businesses, resulting in elevated unemployment rates and reduced

educational attainment, leading to decreased income and heightened dependence on government benefits or family support.

In response to these challenges, tailored policies addressing the unique needs of persons with disabilities become imperative. These policies foster a supportive entrepreneurial environment by championing inclusivity, dismantling barriers, and cultivating a conducive ecosystem. Governments play a pivotal role in furnishing financial assistance, implementing training programmes, offering mentorship, and facilitating access to resources such as assistive technologies. Recognising and upholding the rights of aspiring entrepreneurs with disabilities are paramount for ensuring equal opportunities and fair treatment. In Ireland, dedicated tailored support services and resources are required to empower persons with disabilities in their pursuit of entrepreneurship. These initiatives could actively combat social prejudice, discrimination, and negative attitudes, placing a premium on equality, independent living, and affirming persons with disabilities as equal and valued members of society.

## CHAPTER 3 – POLICY INTERVENTION

### 3.1 INTRODUCTION

Exploring entrepreneurship for persons with disabilities involves a close look at three interconnected sections: Background to Policy Intervention, International Good Practice, and Policy Intervention in Ireland. In the global context, various countries have adopted diverse approaches to support disabled entrepreneurs, aiming to break down barriers and create inclusive environments. As Kitching (2014) noted, in designing and implementing entrepreneurial support initiatives, policy makers face a trade-off between providing generic advice to large numbers of recipients or measures to provide intensive, tailored support to highly targeted subgroups of entrepreneurs with disabilities. This is a common dilemma for policy-makers. One approach arguably achieves high levels of contact but limited success in terms of sustainable new and existing businesses; the other reaches a limited number of businesses and may, inadvertently, exaggerate differences between those persons with disabilities who are 'labour market ready' and others, but with a higher probability of sustaining the businesses created and / or supported. This chapter will explore good practices internationally and what might be done in Ireland to support persons with disabilities into self-employment.

### 3.2 BACKGROUND TO POLICY INTERVENTION

The European Commission (EC) is strongly committed to promoting equal opportunities and inclusion for persons with disabilities in the workplace. This commitment is reflected in various directives and initiatives aimed at ensuring equal treatment and access to employment. The EC encourages universally designed



practices for a fully inclusive environment, plus incorporating accessibility into technology and infrastructure planning is pivotal. Collaborating with educational institutions promotes inclusive learning, creating a skilled and open-minded workforce, while evaluating the impact of inclusive employment initiatives is crucial for refining strategies. The EC emphasises data-driven decision-making, gathering feedback for evidence-based policymaking and identifying successful practices. Beyond legal changes, the EC challenges societal stigma around disabilities. Awareness campaigns and educational initiatives aim to change perceptions. The EC seeks to create opportunities for persons with disabilities through targeted programmes, mentorship initiatives, and advocacy for inclusive practices.

The EC allocates financial resources to support initiatives promoting the employment and self-employment of persons with disabilities. Funding encompasses various programmes focused on vocational training, job placement services, and easing the transition from education to employment / self-employment. These initiatives aim to address the specific challenges that persons with disabilities face in entering and sustaining employment. Vocational training programmes supported by the EC target skill development tailored to the needs of persons with disabilities. These initiatives enhance their employability by providing relevant, practical skills aligned with market demands. Job placement services, another facet of EC-backed programmes, facilitate the matching of persons with disabilities to suitable employment opportunities. These services play a crucial role in bridging the gap between job seekers and employers, fostering a more inclusive job market. Additionally, the EC invests in initiatives that ease the transition from education to employment for persons with disabilities. This involves creating pathways that enable a smooth progression from educational institutions to the workforce.

By offering financial support to such transition programmes, the EC aims to empower persons with disabilities to overcome barriers and embark on successful career journeys. Overall, these funding and support programmes underline the EC's commitment to fostering an inclusive and accessible employment landscape for persons with disabilities. However, it should be noted that the vast majority of these EC initiatives relate to employment, with little available regarding self-employment.

The OECD's recognition of the importance of self-employment for persons with disabilities represents a pivotal acknowledgment of the potential transformative impact of entrepreneurship. By affirming the significance of self-employment, the OECD aligns with the broader societal shift towards empowering marginalised groups. This recognition reflects an understanding that entrepreneurship can serve as a powerful avenue for fostering economic independence and dismantling barriers faced by persons with disabilities in traditional employment settings. The OECD's work contributes to reshaping societal perceptions, emphasising the capabilities of persons with disabilities, and positioning self-employment as a means of achieving not only financial autonomy, but also personal fulfilment and societal contribution. However, the effectiveness of this recognition hinges on the subsequent implementation of concrete policies and initiatives, but the OECD cannot ensure that its recommendations translate into practical measures taken by countries that seek to address the multifaceted challenges faced by entrepreneurs with disabilities.

It is difficult for the OECD to be vigilant in fostering an inclusive environment that goes beyond rhetoric, or to continuously engage with entrepreneurs with disabilities to understand their unique needs and challenges. It is only through concrete actions taken by governments can the OECD's recognition of the importance of self-

employment evolve into a catalyst for tangible, positive change in the entrepreneurial landscape for persons with disabilities. The following are some of the key factors identified by the OECD / European Union (2023) that need to be considered by governments.

- **Emphasis on Supportive Ecosystem:** The OECD's emphasis on cultivating a supportive ecosystem for self-employed persons with disabilities seeks to foster inclusivity within the entrepreneurial landscape. By recognising the importance of an enabling environment, the OECD acknowledges that the success of self-employed persons with disabilities is intricately linked to the surrounding ecosystem. This focus extends beyond mere acknowledgment of individual efforts, emphasising the need for systemic changes that remove barriers and create opportunities for sustainable entrepreneurship. To translate this emphasis into impactful outcomes, governments should actively engage with relevant stakeholders, including entrepreneurs with disabilities, advocacy groups, and policymakers. This collaborative approach ensures that the policies developed are informed by the lived experiences and nuanced challenges faced by persons with disabilities in the entrepreneurial sphere. Moreover, governments must prioritize the provision of tangible resources, such as targeted training programmes, accessible funding mechanisms, and mentorship opportunities. By doing so, governments can contribute to the creation of a holistic and supportive entrepreneurial ecosystem that empowers persons with disabilities to thrive in the realm of self-employment.
- **Barriers to Funding and Resources:** While the OECD has demonstrated recognition of the importance of self-

employment for persons with disabilities and emphasised the need for a supportive ecosystem, challenges persist, particularly in the realm of funding and resources. One notable hurdle is the limited access to funding, a crucial component for any entrepreneurial endeavour. It is imperative for governments to critically assess existing policies to ensure their effectiveness in addressing financial barriers faced by persons with disabilities pursuing self-employment. To enhance equitable access to resources, governments should actively collaborate with financial institutions and the private sector to develop targeted financial support mechanisms. This might include establishing funds specifically earmarked for entrepreneurs with disabilities, streamlining application processes, and providing mentorship to navigate the intricacies of securing funding. Additionally, governments should advocate for inclusive policies that encourage financial institutions to consider diverse entrepreneurial initiatives, fostering an environment where persons with disabilities can access the necessary resources to launch and sustain their self-employment ventures. Addressing these barriers will be pivotal in translating the OECD's recognition of the importance of self-employment into tangible opportunities for persons with disabilities in the entrepreneurial landscape.

- **Training and Skill Development:** The OECD's acknowledgment of the significance of training and skill development for persons with disabilities seeking self-employment is a positive step. However, there is a need for critical scrutiny by governments to ensure that these training programmes are not only effective but also inclusive. Policies must be thoroughly evaluated for their capacity to address the diverse needs of persons with various disabilities, offering

tailored training that enhances the specific skills required for successful self-employment ventures. To enhance inclusivity, governments should collaborate with experts, disability advocates, and relevant stakeholders to design training programmes that consider the unique challenges and strengths associated with different disabilities. This could involve incorporating adaptive technologies, flexible learning formats, and mentorship programmes to cater to a broad spectrum of abilities and ensure that persons with disabilities receive comprehensive and accessible training. Regular evaluations and feedback mechanisms should be integrated into these programmes to allow for continuous improvement and responsiveness to the evolving needs of the disabled entrepreneurial community. By prioritising the refinement and inclusivity of training initiatives, governments can play a pivotal role in equipping persons with disabilities with the skills necessary for successful self-employment.

- **Data-Driven Evaluation:** The OECD places a strong emphasis on data-driven evaluation of policies for self-employment among persons with disabilities. Establishing robust mechanisms for systematic data collection and analysis is essential for gauging the actual impact of these policies. Regular evaluations by governments can provide valuable insights into the effectiveness of existing measures, helping identify successful strategies and areas that may require adjustment. To strengthen this approach, governments should collaborate with disability organisations and research institutions to establish comprehensive data collection frameworks. This collaboration should prioritise the development of standardised metrics that capture the multifaceted impact of policies on self-employment for persons

with disabilities. Moreover, the collected data should be made accessible and transparent, fostering a culture of accountability and facilitating evidence-based decision-making. By prioritising data-driven evaluation, the OECD can enhance the effectiveness of current policies, and contribute to the global understanding of best practices in supporting self-employment for persons with disabilities. This approach will enable the organisation to fine-tune strategies, address emerging challenges, and ultimately create a more inclusive and supportive environment for persons with disabilities engaging in self-employment ventures.

A recent OECD / European Union (2023) report on supporting persons with disabilities in entrepreneurship made the following recommendations for national governments:

- Continue to address obstacles to labour market participation, including education gaps and discrimination.
- Build an entrepreneurial identity among persons with disabilities by promoting role models, highlighting the potential of entrepreneurship in disability strategies and reducing exclusion in ecosystems by educating the main actors about disability issues.
- Ensure that there are pathways back into income support systems when start-ups are not successful such as bridging allowances that provide temporary income support.
- Adjust the delivery of entrepreneurship support schemes for the needs and capabilities of individual participants by offering more individualised support such as coaching and co-designing schemes with disability organisations whenever possible.

- Invest in collecting more data on persons with disabilities, including measuring the impact of dedicated entrepreneurship schemes.

In summary, the European Commission (EU) and the Organisation for Economic Co-operation and Development (OECD) are committed to improving self-employment prospects for persons with disabilities, but the work must be undertaken by governments. The EC, through directives like 2000/78/EC, strives to eliminate discrimination in various employment facets, aligning with international human rights principles. Simultaneously, the OECD recognises the significance of self-employment for persons with disabilities, emphasising a supportive ecosystem.

Despite positive strides, challenges persist, such as financial barriers and the need for inclusive training programmes. Governments must engage in ongoing collaboration, involving enterprise support agencies and disability organisations, to refine existing strategies and address emerging hurdles. By fostering a culture of data-driven decision-making, governments can contribute to a more inclusive and equitable future for persons with disabilities in the workforce. Overall, entrepreneurship policy interventions for persons with disabilities not only benefit the individuals directly involved, but also contribute to broader social and economic advancement by promoting inclusion, innovation, and prosperity.

### **3.3 INTERNATIONAL GOOD PRACTICE**

Policies supporting persons with disabilities in starting their own businesses can play a crucial role in empowering entrepreneurs with disabilities, ensuring the protection of their properties and facilitating successful business operations. The commitment to accessibility and support services outlined in legal policies aligns with international

efforts, emphasising the significance of comprehensive measures addressing legal, financial, and societal barriers. The ongoing pursuit of creating an environment where entrepreneurship is a viable and accessible path for persons with disabilities remains a key goal. This section will examine global instances of good practice to gain insights into fostering inclusive entrepreneurial landscapes.

- **Australia – The Good Incubator:** The incubator provides a range of supports to help persons with disabilities enter into or grow their existing business. It includes a nine-week programme comprised of: (1) 11 half-day workshops in Melbourne on personal and business development; (2) Accessible online modules covering design thinking, minimum viable product development, accounting, marketing and more; (3) Networking and community development events every two weeks; (4) Group tutorial events every 2 weeks; and (5) Individual coaching and mentoring to support personal and professional needs. Following the programme, participants can participate in two half-day workshops to support persons with disabilities already running their own business to pitch and market their business ideas. The incubator was co-designed by persons with disabilities. It is offered at no cost to participants and support is available to help cover travel and accommodation for those from outside of Melbourne. Support workers are welcome to support the participation of the entrepreneurs.
- **Bulgaria – MicroFinance Scheme:** “Microcredit with shared risk” aims to support the creation and development of start-ups and social enterprises. It supports business creation for specific target groups, including persons with disabilities, registered long-term unemployed (6 months), and youth. The



loans can be used to acquire tangible and intangible assets for development or expansion of a business activity and for other expenses related to the main business activity. Loans are offered through financial institutions and each co-financing at least 20-30% of each loan. The loans are repayable over 10 years.

- **Canada – Opportunities Fund for Persons with Disabilities:** In Canada, the Opportunities Fund for Persons with Disabilities is an initiative geared towards providing financial support to individuals with disabilities, with a specific focus on fostering entrepreneurship. This fund plays a crucial role in breaking down barriers to employment for persons with disabilities by offering comprehensive resources. These resources encompass skill development programmes, adaptive technology assistance, and specialised entrepreneurial training. The Opportunities Fund serves as a catalyst for empowering persons with disabilities to not only overcome employment challenges, but also to venture into entrepreneurship. By addressing the diverse needs of individuals with disabilities, the fund aims to facilitate their entry into business activities. Financial support for skill development ensures that aspiring entrepreneurs acquire the necessary competencies, while access to adaptive technology enhances their capabilities to operate businesses effectively. In short, Canada’s Opportunities Fund for Persons with Disabilities seeks to promote inclusivity in entrepreneurship. By providing financial aid and tailored resources, the fund actively contributes to breaking down barriers and empowering individuals with disabilities to establish, manage, and thrive within their own businesses.

- **Czech Republic – Entrepreneurship as a Secondary Activity:** In the Czech Republic, a person can run a business as a main or secondary self-employed activity. In the case of a main activity, the business is usually the dominant source of income, while a secondary self-employed activity serves more as a side business, meaning that individuals who are self-employed can still receive benefits, allowances, and pensions without their earnings from self-employment affecting these entitlements. This classification provides individuals with the opportunity to pursue entrepreneurial ventures or supplement their income through self-employment without jeopardizing their access to essential financial support. By recognizing self-employment as a secondary activity, the Czech Republic acknowledges the importance of fostering entrepreneurship and providing individuals with the flexibility to engage in economic activities while still maintaining access to social welfare programmes and financial assistance. This approach helps support economic participation and encourages innovation and creativity among self-employed individuals without penalizing them for their entrepreneurial endeavours.
- **Denmark – Flexi-job:** Persons with a disability may be granted a disability pension under certain conditions. As a general rule, the individual must be a Danish citizen, have permanent residence in Denmark, or have lived in Denmark for at least 10 years from their 15th birthday. In addition, they must have had a workability assessment conducted through a “resource scheme”, which considers several factors including physical and mental health, education, previous jobs, and social networks. A disability pension will be granted if the assessment concludes that workability is substantially and permanently reduced to such a degree that self-providing from

any kind of work is not possible. Self-employed people can also access the flexi-job scheme. As with employees, individuals can draw an income from their business and also receive a pay subsidy to continue working in their business. The amount of the subsidy is computed based on the business' earnings and the individual's workability assessment. A flexi-job is granted for 5 years for those under 40 years old and then workability needs to be reassessed.

- **France – Legal Companies for Entrepreneurs with Disabilities:** France's commitment to supporting entrepreneurs with disabilities is reflected in the implementation of specific policies designed to foster inclusivity and empower persons with disabilities in undertaking entrepreneurial activities. The legal status of *Travailleur Indépendant Handicapé* and schemes such as *Entreprise Adaptée* (Adapted Company) and *ESAT* (Establishment and Service for Work Assistance) exemplify the government's commitment to creating a supportive environment for professionals with disabilities. The status of *Travailleur Indépendant Handicapé* or Disabled Independent Worker allows an individual to pursue freelance work or self-employment with the advantages of an employee status, such as retaining social protection benefits for salaried workers (Linklusion, 2021). It is a wage portage system involving a tripartite contractual relationship between the payroll company, a contractor and the client company to which the contractor's service is being carried out. There are benefits, including financial incentives, to companies that subcontract a person with Disabled Independent Worker status. France offers a strong commitment to supporting entrepreneurs with disabilities, as reflected in the implementation of specific

policies designed to foster inclusivity and empower persons with disabilities involved in entrepreneurial activities. The legal structures of *Entreprise Adaptée* (Adapted Company) and ESAT (Establishment and Service for Work Assistance) exemplify the nation's dedication to creating a conducive environment for professionals with disabilities. *Entreprise Adaptée* companies, in particular, play a pivotal role by not only acknowledging the unique challenges faced by entrepreneurs with disabilities but also actively addressing them through tangible measures. *Entreprise Adaptée* companies provide tailored support to accommodate the diverse needs of entrepreneurs with disabilities, ensuring that they receive the necessary resources and assistance to thrive in their professional endeavours. The inclusion of specialised training programmes further enhances the skills of individuals, empowering them to navigate the business landscape successfully. Moreover, the emphasis on adapted working conditions demonstrates a nuanced understanding of the challenges faced by entrepreneurs with disabilities, aiming to eliminate barriers and provide an environment where they can operate their businesses effectively. In essence, France's legal structures for entrepreneurs with disabilities showcase a holistic approach that combines legal provisions with practical support, training, and adaptive working conditions. This multifaceted strategy is pivotal in fostering an inclusive and empowering environment for individuals with disabilities, enabling them to contribute actively to the entrepreneurial landscape and achieve economic independence.

- **UK – Access to Work Scheme:** The United Kingdom's Access to Work Scheme is a noteworthy initiative dedicated to supporting persons with disabilities, providing personalised

assistance for those venturing into entrepreneurship. The scheme is designed to create a more inclusive environment by offering tailored support to address the unique needs of entrepreneurs with disabilities. One significant aspect of the Access to Work Scheme is its provision of grants for assistive technology. This financial support facilitates the integration of technology that enables persons with disabilities to perform their tasks effectively, promoting a level playing field in the business landscape. Additionally, the scheme extends its assistance to include adaptations to the workplace, ensuring that physical barriers are minimised, and the working environment is conducive to the diverse needs of entrepreneurs. Furthermore, the ongoing support services provided by the Access to Work Scheme contribute to the sustained success of entrepreneurs with disabilities. By offering continuous assistance, the scheme recognises that entrepreneurship is an evolving journey and aims to foster an environment where persons with disabilities can thrive in their business endeavours.

- **USA – Preferential Procurement Policies:** In California, there is a business category known as Disabled Veteran Business Enterprise (DVBE). To qualify for this category, the founder must be a veteran of the U.S. military, naval, or air service, the veteran must have a service-connected disability of at least 10% or more, and the veteran must reside in California. State-certified DVBEs are eligible for the state's DVBE Participation Programme and the programme sets the goal to use DVBEs in at least three percent of the state's overall annual contract dollars.

In conclusion, these global examples showcase creative efforts to empower persons with disabilities in entrepreneurship. These diverse approaches highlight the importance of legal frameworks, financial support, and personalised assistance in creating inclusive business environments. These initiatives underscore the necessity of comprehensive strategies that address both legal and practical aspects, offering training, mentoring, financial assistance, and ongoing support. As the global community works towards fostering inclusivity, these examples serve as valuable models for creating an environment where persons with disabilities can thrive in entrepreneurial pursuits, contributing to a more equitable and supportive global landscape.

### **3.4 POLICY INTERVENTION IN IRELAND**

In Ireland, significant steps have been taken to improve employment prospects for persons with disabilities, underscoring a commitment to fostering inclusivity within the job market. The National Disability Authority (NDA) assumes a pivotal role in shaping policies geared towards advancing the employment of persons with disabilities. A noteworthy initiative in this endeavour is the 'Comprehensive Employment Strategy for People with Disabilities 2015-2024'. This strategy adopted a comprehensive approach to tackle the challenges faced by persons with disabilities in accessing and sustaining employment. It underscored the importance of collaborative efforts among government entities, employers, and support services to cultivate a work environment that is both inclusive and supportive. However, only two actions in the whole document refer to self-employment and these were stated as follows:

- Action 2.10: Support and promote self-employment as a viable option for people with disabilities, including equal access to

mainstream supports and schemes. Disability proof Local Enterprise Offices' (LEOs) services - the LEOs should: (a) Implement and promote their policies of providing inclusive, comprehensive services for people with disabilities, as per s.26 of the Disability Act 2005, in conjunction with their respective Local Authority; (b) Provide staff with training to ensure they are skilled to provide inclusive services.

- Action 6.17: Review access to and marketing of Enterprise Ireland and Local Employment Office programmes to entrepreneurs with disabilities. (NDA, 2015)

These two actions are the only documented actions in Irish government policy relating to promoting entrepreneurship for persons with disabilities. There are no tailored government initiatives or incentives available in Ireland to assist persons with disabilities to start their own business.

The 'National Disability Inclusion Strategy (2017-2021)' (NDIS), was launched in 2017 and was originally intended to run for five years until the end of 2021, but it was later extended to 2022. One of the key themes relating to action is employment, but there is no action mentioned that relates to self-employment. In 2020, the OECD published a short report titled 'Inclusive Entrepreneurship Policies, Country Assessment Notes - Ireland 2020' and it featured an analysis of entrepreneurship policies in Ireland focused on persons with disabilities. The report found that there were no tailored measures provided by government or its enterprise support agencies for persons with disabilities to develop their entrepreneurship skills, access finance, identify with role models, or the beneficiaries of targeted regulations. The report also noted that the Local Development Companies undertake work with persons with disability to secure employment, but very few initiatives within the Local

Development Company network provide tailored self-employment support for persons with disabilities.

The Employment Equality Acts spanning 1998–2015 explicitly prohibit disability-based discrimination in crucial employment facets such as recruitment, promotion, and training. These acts also mandate the provision of reasonable accommodations, reinforcing a commitment to establishing a fair and accessible working environment. To complement these legislative frameworks, Ireland has implemented initiatives like the Wage Subsidy Scheme and the Disability Awareness Support Scheme. These programmes offer financial incentives and practical assistance to employers willing to hire persons with disabilities, addressing potential concerns and facilitating increased inclusivity. Despite these positive endeavours, challenges persist, necessitating continued efforts to enhance the inclusivity of the Irish employment market for persons with disabilities. Sustained collaboration between governmental bodies, employers, and advocacy groups remains paramount in building upon these policies and striving towards a workforce that authentically mirrors the diversity of the population. These initiatives are focused on employment and are targeted towards supporting employers of persons with disabilities.

During a meeting of the Joint Oireachtas Committee on Disability Matters, Cooney (2023) suggest that the Local Enterprise Office network could lead the work of government in supporting persons with disabilities into employment. Cooney suggested the following actions could be considered for implementation: (1) Undertake an accessibility audit of LEO website and activities; (2) Visually include persons with disabilities in LEO promotional materials and activities; (3) Appoint one person from within the network who will champion the cause of self-employment for persons with



disabilities; (4) Dedicate a webpage on [www.localenterprise.ie](http://www.localenterprise.ie) to become a central hub of information on self-employment for persons with disabilities; (5) Collaborate with training organisations / HEIs, local development companies, disability advocacy organisations and government departments to support persons with disabilities to start their own business; (6) Continue to provide mentoring support to the TU Dublin online course 'Entrepreneurship for People with Disabilities'. Cooney suggested that these actions would ensure that the needs of persons with disabilities in Ireland could be addressed when starting or managing their own business.

### 3.5 POLICY OPTIONS

Policy interventions promoting self-employment among persons with disabilities demand a multifaceted approach to address barriers and foster an inclusive entrepreneurial environment. These interventions should aim not only to eliminate impediments faced by aspiring entrepreneurs with disabilities, but also to cultivate an ecosystem that nurtures their unique skills and contributions. This extended exploration into specific measures and global examples showcases the diverse range of policies essential for empowering persons with disabilities in their entrepreneurial pursuits.

- **Tailored Entrepreneurship Training Programmes:** Tailored entrepreneurship training programmes, as advocated by the OECD (2023d), play a pivotal role in empowering persons with disabilities to engage in self-employment. These programmes are essential for equipping participants with the specific skills and knowledge required to navigate the challenges inherent in entrepreneurship. By focusing on the unique needs of persons with disabilities, these programs address critical aspects such as adapting business strategies,

effective marketing approaches, and financial management tailored to the diverse capabilities within this demographic. The OECD (2023d) underscores the importance of customising training initiatives, emphasising the need for policies that go beyond generic approaches and consider the nuanced requirements of persons with disabilities entering the entrepreneurial landscape. However, it is crucial to critically evaluate the effectiveness of these programmes in practice. Ongoing assessment and feedback mechanisms should be integral to ensure that the training provided aligns with the evolving demands of the market and the diverse needs of participants. Additionally, the success of tailored entrepreneurship training programmes relies on collaborative efforts between relevant stakeholders, including government bodies, educational institutions, and disability advocacy groups. This collaborative approach ensures that the programmes remain responsive to the dynamic nature of the entrepreneurial landscape and contribute meaningfully to the economic empowerment of persons with disabilities.

- **Financial Incentives and Support:** Financial incentives and support, as highlighted by Finlay et al. (2017), constitute a vital component of policies aimed at promoting self-employment among persons with disabilities. The authors emphasise the significance of introducing tangible measures, such as grants and subsidies, to alleviate the financial obstacles that often impede the initiation of entrepreneurial ventures. By specifically dedicating funds to entrepreneurs with disabilities, policymakers can provide targeted and crucial support, addressing the unique economic challenges faced by this demographic. This approach aligns with the broader goal of fostering a more inclusive entrepreneurial environment,

where financial considerations do not disproportionately limit the aspirations of persons with disabilities. However, the implementation and impact of financial incentive programmes necessitate careful examination. Ongoing evaluation is essential to gauge the effectiveness of these incentives in facilitating sustainable businesses and promoting long-term economic independence. Additionally, policymakers should ensure that the allocation of funds is transparent, fair, and accessible to a diverse range of entrepreneurs within the disability community. By continuously refining and adapting financial incentive policies based on feedback and real-world outcomes, governments can contribute to the creation of a supportive ecosystem that empowers persons with disabilities to thrive as entrepreneurs.

- **Accessible Infrastructure and Technology:** The significance of accessible infrastructure and technology, underscored by Schneider and De Carolis (2018), cannot be overstated in policies aimed at promoting self-employment for persons with disabilities. It emphasises the need for prioritising the creation of a physical and technological environment that is conducive to the diverse needs of entrepreneurs within the disability community. Policies should address the modification of workspaces to ensure they are accessible, eliminating physical barriers that may impede persons with disabilities from fully participating in entrepreneurial activities. Furthermore, the integration of assistive technologies plays a crucial role in levelling the playing field for entrepreneurs with disabilities. Policies that support the adoption and utilisation of assistive technologies contribute to the empowerment of individuals by enhancing their ability to navigate and succeed in the business landscape.

The focus on accessible infrastructure aligns with the broader goals of inclusivity and equal opportunity, ensuring that the entrepreneurial ecosystem is designed to accommodate and amplify the unique talents and capabilities of persons with disabilities. Continuous assessment and adaptation of these policies will be pivotal to address evolving technological needs and maintain a supportive environment for entrepreneurs with disabilities.

- **Inclusive Marketing Strategies:** The recommendation by Finlay et al. (2017) underscores the importance of inclusive marketing strategies as a policy intervention for promoting self-employment among persons with disabilities. Policies in this domain should focus on guiding businesses to adopt marketing practices that foster inclusivity and challenge negative consumer perceptions. Implementing such policies is crucial for reshaping societal attitudes towards entrepreneurship by persons with disabilities. Inclusive marketing involves promoting diversity and showcasing success stories of entrepreneurs with disabilities, aiming to debunk stereotypes and inspire others within and outside the community. By emphasising the unique strengths and achievements of entrepreneurs with disabilities, these policies contribute to creating a more positive narrative surrounding disability and entrepreneurship. This, in turn, can have a profound impact on consumer perceptions, fostering a more inclusive and supportive market for businesses led by persons with disabilities. Regular evaluation and adaptation of these policies will be essential to ensure their continued effectiveness in addressing evolving challenges and opportunities in the business landscape.

- **Regular Policy Evaluation and Adjustment:** The OECD's recommendation (OECD, 2023d) emphasises the critical importance of regular policy evaluation and adjustment as a fundamental strategy in promoting self-employment for persons with disabilities. Policies in this realm should not be static but should undergo continuous assessment to gauge their effectiveness and relevance. The process involves systematic data collection and analysis, providing insights into the outcomes of implemented interventions. Regular evaluation serves as a mechanism for identifying areas requiring improvement, thereby enhancing the impact and efficacy of policies. This approach aligns with the dynamic nature of the entrepreneurial landscape, where adaptive strategies are crucial to address evolving challenges and opportunities. The flexibility to adjust policies in response to emerging trends ensures that they remain in sync with the ever-changing needs and requirements of aspiring entrepreneurs with disabilities. This iterative process of evaluation and adjustment contributes to the long-term success and sustainability of policies aimed at fostering self-employment within this demographic.
- **Partnerships with Disability-Related Agencies:** The OECD's suggestion (OECD, 2023d) underscores the significance of forging partnerships with disability-related agencies as a strategic approach to promote self-employment for persons with disabilities. Collaborative efforts between policy-making bodies and agencies specialising in disability support can play a pivotal role in ensuring that implemented policies align with the genuine needs of the target demographic. Such partnerships facilitate a robust exchange of information, enabling policy-makers to gain valuable

insights into the challenges faced by persons with disabilities in the entrepreneurial landscape. Improved communication channels contribute to more effective resource allocation, ensuring that the support services provided are tailored to address specific barriers and requirements. By actively engaging with disability-related agencies, policymakers can enhance the impact and relevance of self-employment policies, fostering an environment where persons with disabilities can thrive as entrepreneurs.

- **Promotion of Role Models and Success Stories:** The recommendation outlined in Schneider and De Carolis (2018) advocates for policies that actively promote role models and success stories within the disabled entrepreneurial community. This approach recognizes the powerful influence of positive examples in challenging stereotypes and inspiring persons with disabilities to pursue self-employment. Policies aimed at promoting role models can include initiatives such as spotlighting successful entrepreneurs with disabilities in various media, creating mentorship programmes, and supporting networking events. By showcasing achievements and highlighting diverse pathways to success, these policies contribute to changing societal perceptions and fostering a more inclusive entrepreneurial ecosystem. The celebration of accomplishments within the disabled entrepreneurial community becomes a catalyst for empowerment, encouraging others to embark on their entrepreneurial journeys with confidence and determination.
- **Legislation for Non-Discrimination and Inclusivity:** The recommendation from OECD (2023d) emphasises the significance of legislation for non-discrimination and inclusivity

in the entrepreneurial realm. Strengthening and enforcing laws that explicitly prohibit discrimination based on disability is crucial for fostering an environment where persons with disabilities can access resources, networking opportunities, and business support services on an equal basis with their non-disabled counterparts. Effective policies should include clear provisions that outline the rights and protections afforded to persons with disabilities in the entrepreneurial space. This can encompass measures to prevent discriminatory practices in areas such as funding allocation, business counselling, and networking events. By establishing and enforcing such legislation, policymakers contribute to creating a level playing field, ensuring that entrepreneurs with disabilities have the same opportunities and support mechanisms as their peers. The focus on legal frameworks becomes instrumental in fostering a truly inclusive entrepreneurial landscape, aligning with broader efforts to uphold the rights of persons with disabilities in society.

In conclusion, a comprehensive policy framework should seamlessly integrate these strategies, recognising the diverse needs of persons with disabilities in their entrepreneurial pursuits. Continuous evaluations and adjustments, informed by feedback and outcomes, are crucial for maintaining the effectiveness of these policies over time. Beyond policy implementation, fostering a culture of inclusivity and diversity within the broader entrepreneurial ecosystem is essential for enduring success. This requires not only the adoption of policies but also a cultural shift that acknowledges and values the unique contributions of persons with disabilities.

### 3.6 CONCLUSION

The examination of international policy interventions, coupled with a focused analysis of Ireland's initiatives in fostering employment opportunities for persons with disabilities, underscores a complex yet evolving landscape. Globally, policies have sought to dismantle barriers, promote inclusivity, and cultivate supportive environments for entrepreneurs with disabilities. Diverse approaches from various countries highlight the multifaceted nature of supporting entrepreneurial activities among persons with disabilities.

Shifting the focus to Ireland, initiatives like the Comprehensive Employment Strategy for People with Disabilities (CES), the National Disability Inclusion Strategy (2017-2021), and legislative measures like the Employment Equality Acts underscore the country's commitment to fostering an inclusive employment market. However, persistent challenges necessitate ongoing collaboration between government bodies, employers, and advocacy groups. In both the international and Irish contexts, continuous efforts are essential, emphasising a comprehensive approach that prioritises tailored training programmes, financial incentives, accessible infrastructure, and a cultural shift towards inclusivity.



## **CHAPTER 4 – PRIMARY RESEARCH FINDINGS**

### **4.1 INTRODUCTION**

For the purposes of this report, interviews were undertaken with persons with disabilities to gain a rich and contextual understanding of a cohort from this community and their interactions with the entrepreneurship environment in Ireland. The data is derived from interviews conducted with six individuals associated with the AIB and TU Dublin Entrepreneurship for People with Disabilities Programme which was co-founded by the Open Doors Initiative. This chapter will describe the methodology of this interview study, including details of the pilot programme and the pool of interviewees sampled. The key findings of this research focus on the main structural barriers and recommendations that pertain to persons with disabilities in entrepreneurship.

### **4.2 RESEARCH METHODOLOGY**

Between February and March 2022, interviews were undertaken with five participants and one mentor of the pilot Entrepreneurship for People with Disabilities Programme which is delivered by TU Dublin. The online course consists of 12 lectures of two-hour duration followed by a four-week period to allow for the completion and submission of a business plan. The aim of the interviews was to establish the interviewees' post-programme entrepreneurial aspirations and business idea, as well as the perceived benefits and challenges of entrepreneurship, and perceived level of support available for entrepreneurship. Interviewees also proposed recommended actions to enhance the business environment for persons with disabilities in Ireland. The six interviews

were conducted online and followed an open-ended interview schedule. The interviews lasted an average of 45 minutes and produced 37 pages of typed transcription. See Table 4.1 for Descriptive Data of Research Interviewees.

**Table 4.1 - Descriptive Data of Research Interviewees**

| <b>Interviewee #</b> | <b>Role of Interviewee</b> | <b>Gender</b> | <b>Nature of Disability</b>                  | <b>Occupation</b>                    |
|----------------------|----------------------------|---------------|--|--------------------------------------|
| 1                    | Mentor for PwD programme   | Male          | Difficulties with basic physical activities. | Self-Employment                      |
| 2                    | Student of PwD programme   | Male          | Pain, breathing or any chronic condition.    | Employment / aspiring entrepreneur   |
| 3                    | Student of PwD programme   | Male          | Difficulties with basic physical activities. | Self-Employment                      |
| 4                    | Student of PwD programme   | Female        | Blindness or vision impairment.              | Unemployment / aspiring entrepreneur |
| 5                    | Student of PwD programme   | Female        | Pain, breathing or any chronic condition.    | Unemployment / aspiring entrepreneur |
| 6                    | Student of PwD programme   | Female        | Pain, breathing or any chronic condition.    | Unemployment/ aspiring entrepreneur  |

### 4.3 KEY FINDINGS

The interviewees offered their lived experience of engaging in or aspiring to entrepreneurship as a person with disabilities in Ireland. They described their interactions with supports available to persons with disabilities, as well as proposed recommended actions to enhance the business environment for persons with disabilities in Ireland. It is recognised that although these individuals are not policy experts on disability entrepreneurship, their lived experience is necessary to inform the conversation in this area. The key findings are detailed below.

#### **Finding 1: The Structural Barriers to Entrepreneurship that exist for Persons with Disabilities in Ireland**

It is important to note that many of the challenges of entrepreneurship apply equally to persons with or without disabilities. However, there are additional and distinctive challenges faced by persons with disabilities in entrepreneurship as described, and in some cases, experienced by the interviewees. It is also necessary to note that the type and extent of challenges encountered by an entrepreneur will vary according to the nature of their disabilities. These are discussed in greater detail below.

- **The Hidden Costs for Entrepreneurs with Disabilities:** Interviewee 1, an experienced entrepreneur with disabilities, explained how persons with disabilities may incur hidden financial costs that their competitors do not. These types of costs may include payment for assistance with tasks associated with business operations. The HSE funds personal assistance services for people with physical and sensory impairments. But as Interviewee 1 noted, personal assistance services fall short in helping those who are in self-employment. A similar sentiment has been noted by Carroll et al. (2023)

who described how the personal assistance services in Ireland are still driven by the medical model (i.e. meeting a person's personal care needs). The authors describe the need for a more social model of personal assistance provision that *"as well as meeting basic personal care needs.... would ensure disabled people could participate fully and equally in education, employment and the public sphere as well as in social activities"* (p. 214). Participation in self-employment should also be included here.

- **The Welfare Trap:** A number of interviewees described the reduction or loss of social welfare benefits as a deterrent to entrepreneurship. Individuals on Illness Benefit and Invalidity Pension must transfer to Partial Capacity Benefit if they wish to undertake paid work. The individual will receive a full or partial percentage of their Illness Benefit or Invalidity Pension depending upon whether the restriction on capacity is considered moderate, severe or profound. Other allowances, specifically Disability Allowance and Blind Pension, are means-tested payments so that over a certain level of earnings, the self-employed person's entitlement is reduced. Given the uncertainty of success in entrepreneurship, it can be a considerable worry for persons with disabilities to have their only stable source of income reduced. It may also be a deterrent for individuals to grow their business should an increase in earnings bring about a loss in benefits. Kasperova and Kitching (2021) highlighted that welfare benefit is understood as a binary system where people are either 'capable or incapable' of work. However, disability does not fit such a binary. It is better to treat welfare benefit in terms of a continuum along which people can move back and forth depending on the nature of their disability and general state of

health. Kasperova and Kitching found that there is a large 'grey' category of those who can and want to work, but whose work capacity may fluctuate. The unpredictability of their work capacity means that financial independence may be difficult and so they become dependent on welfare benefits.

- **Difficulties with Securing Financial Supports and Grants:** Interviewees described concerns with regard to securing financial supports and grants for their business. One interviewee recounted their negative experience of seeking funding through traditional lenders by describing how the criteria for lending support is geared towards businesses run by full-time entrepreneurs, which then disadvantages entrepreneurs with disabilities whose hours of work are restricted. Furthermore, due to low rates of employment, persons with disabilities are less likely to have accumulated start-up capital or developed a strong credit history. The Workplace Equipment Adaptation Grant, provided by the Department of Social Protection, is available to both self-employed persons with a disability and private sector employers to adapt their workplace to make it more accessible for staff with disabilities (Department of Social Protection, 2019). However, Interviewee 1 described the application process for the grant as onerous and designed more with employers in mind than with self-employed persons with disabilities.

Whilst the above are noteworthy structural barriers to self-employment for persons with disabilities, it is important also to note the personal and psychological barriers that individuals can face. Most notably, the interviewees highlighted the following issues:

- **The Fear of Success:** Generally, amongst entrepreneurs, there is a fear of failure. But an interesting observation that arose in conversation with persons with disabilities is the fear of success. As Interviewee 6 noted: *"It would have its challenges physically and mentally if it really took off in the morning."* For some persons with disabilities interviewed, it can be inferred that business growth needs to be in proportion to the management of the entrepreneur's personal care needs. This is particularly true for those delivering a service as a sole trader. This does not mean that businesses run by entrepreneurs with disabilities cannot be growth-oriented or ambitious, but that the scaling of the business needs to be in line with an appropriate level of support, such as the bringing on board of advisors/partners or having enhanced access to tailored personal assistance.
- **Stigma:** Both actual and perceived stigma can be barriers to entrepreneurship for persons with disabilities. Interviewee 2 described the adverse effects stigma can have on a person's confidence: *If somebody is stigmatised [...] maybe that becomes internalised and [...] If somebody tells them they can't do it, they just take it that they can't do it. It's kind of like they've become disabled, within their mind.* This observation underpins the need for unconscious bias and disability awareness training in mainstream organisations that offer enterprise training, mentorship and supports.

Addressing these internal barriers to success requires a holistic approach that encompasses personal development, self-awareness, and empowerment strategies. Building self-confidence, cultivating a growth mindset, and fostering a sense of belonging and community

can empower individuals with disabilities to overcome internal obstacles and achieve their full potential.

## **Finding 2: Actions Needed to Enhance the Business Environment for Persons with Disabilities in Ireland**

It is vitally important to note the challenges of entrepreneurship for persons with disabilities in Ireland, and also to identify discernible actions that can be taken to combat and overcome these barriers. The actions proposed are based on persons with disabilities' own perspectives and lived experience that were gathered through the interviews. These proposals are discussed in greater detail next:

- **Tailored Enterprise Supports:** The first major proposal from interviewees is the need for tailored support services for persons with disabilities. Given that disabilities vary across characteristics (e.g., the type, severity, duration and time of onset), persons with disabilities may necessitate a tailored approach to the level, timescale and kinds of support on offer (Kitching, 2014). For instance, the provision of financial grants that can allow individuals on partial capacity benefit to employ someone to carry out work restricted by their disabilities. These tailored supports not only signal to persons with disabilities that self-employment is an option, but is also a feasible and attractive option. These agencies should also ensure that their website and promotional materials incorporate the principles of universal design and have role models visually represented.

- **One-Stop Shop for Persons with Disabilities in Entrepreneurship:** A recurring theme of the interviews was the need for a single centralised hub of information for persons with disabilities who are interested in self-employment. Interviewees described the difficulties of accessing information relevant to entrepreneurs with disabilities since this area straddles multiple government departments and state agencies. Interviewee 4 raised the idea of a government office or website that liaises across departments, gathers all the key information needed for self-employment and handles requests for persons with disabilities in entrepreneurship. Given the localised focus of the LEO network, this platform could allow for a consistent suite of supports for entrepreneurs with disabilities to be rolled-out across the country.
- **Greater Awareness of Entrepreneurship for Persons with Disabilities:** There was a general consensus across the interviews that entrepreneurship is not marketed to persons with disabilities. As Interviewee 5 explained: *"You have to go searching to find anything about being self-employed [...] because I don't think they expect it of people with disabilities."* The main suggestions from interviewees were for enterprise agencies to advertise self-employment supports and initiatives through disability-related organisations and through those on disability welfare supports via the Department of Social Protection. Furthermore, recognition for the community of entrepreneurs with disabilities requires data, in particular published statistics on their prevalence and their business characteristics.

To truly support persons with disabilities into self-employment will require collaboration between government agencies, disability



organizations, businesses, and community stakeholders to develop and implement inclusive policies and initiatives. By working together, stakeholders can leverage their resources and expertise to create a more supportive business environment for persons with disabilities.

#### **4.4 CONCLUSION**

This chapter sought to outline the main findings from interviews conducted with six persons with disabilities who are or aspire to being self-employed. The first major finding is that there are significant structural barriers to entrepreneurship for persons with disabilities in Ireland. These include the hidden costs for entrepreneurs with disabilities, the welfare trap, and difficulties in securing financial support and grants. Personal, psychological barriers must also be noted, including the fear of success and stigma. The second major finding is that there are actions that need to be taken to enhance the business environment for persons with disabilities in Ireland. These future actions include tailored enterprise supports, a one-stop shop for persons with disabilities in entrepreneurship, and greater awareness of entrepreneurship for persons with disabilities. These insights will be used to form the basis of the recommendations for government policy, enterprise agencies and other stakeholders, discussed in the next chapter.

## RECOMMENDATIONS

The following recommendations arise from a number of informed sources, including the primary and secondary research undertaken for this report, the statement to the Oireachtas committee on disability matters by Professor Thomas Cooney of TU Dublin, examples of good practice in other countries, and the OECD / European Union (2023) *Policy Brief on Supporting Persons with Disabilities in Entrepreneurship*. These recommendations complement and reinforce the need for a funnel approach to self-employment supports for persons with disabilities, as discussed in Cooney and Aird (2020).

### **Recommendations proposed by the OECD / European Union (2023)**

- Increase the visibility of entrepreneurship undertaken by persons with disabilities.
- Boost entrepreneurship skills through training and peer-learning.
- Improve access to start-up finance.
- Ensure that the local ecosystem is supportive of entrepreneurs with disabilities.
- Use income support systems to bolster entrepreneurship among persons with disabilities.

### **Recommendations for Local Enterprise Offices**

- Undertake an accessibility audit of LEO website and activities.
- Visually include persons with disabilities in LEO promotional materials and activities.

- Appoint one person from within the network who will champion the cause of self-employment for persons with disabilities.
- Dedicate a webpage on [www.localenterprise.ie](http://www.localenterprise.ie) to become a central hub of information on self-employment for persons with disabilities.
- Collaborate with training organisations / HEIs, local development companies, disability advocacy organisations and government departments to support persons with disabilities to start their own business.
- Continue to provide mentoring support to the TU Dublin online course 'Entrepreneurship for People with Disabilities'.

### **Recommendations for the Department of Social Protection**

- Adopt a more flexible understanding of welfare support rather than treating it as a binary system (capable / incapable of work).
- Provide relief from income tax (e.g. higher amount of non-taxable income) and social security contributions (e.g. reduced contribution rates), which can be phased-out over a period of several years.
- Offer a wage subsidy to those who are self-employed (this type of measure is commonly used to support employment for persons with disabilities, but some countries also make it available to the self-employed).
- Provide clear pathways and bridges back to benefits when business is not sustainable.
- Consider offering a single, comprehensive financial support scheme that covers workplace equipment adaptation in addition to other costs for persons with disabilities in self-

employment, such as transport costs, support workers and access to support services and mental health support (e.g. the UK).

### **General Policy Recommendations**

- Consider the creation of a specific business status for persons with disabilities (e.g. Travailleur Indépendant Handicapé or Disabled Independent Worker in France).
- Review the practices of other countries (e.g. Czech Republic) that classify self-employment as a secondary activity so that benefits, allowances and pensions are not affected by self-employment earnings.
- Develop a funding mechanism such as microfinance (e.g. Bulgaria) or a dedicated fund (e.g. Canada) that would provide greater access to start-up finance.
- Government departments and agencies should introduce a procurement scheme that supports businesses led by persons with disabilities.
- An implementation group (consisting of entrepreneurs with disabilities, representatives from disability advocacy organisations, and relevant experts) should be established to oversee the introduction and development of policies and initiatives supporting self-employment by persons with disabilities.

Ultimately, entrepreneurship for persons with disabilities is not just about creating businesses, it is about creating a more equitable and inclusive world where everyone's talents and contributions are valued and celebrated. By supporting and championing entrepreneurship among persons with disabilities, Ireland can move closer to that vision.

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