

**Entrepreneurship and disability: Exploring
the barriers to entrepreneurship amongst
the physically disabled in Ireland.**

Student number W20014010

Sharon McGreevy

BSc (Mgmt), MBS, PGDip HRM, PGDip L&T

Submitted for the award Master of Business (MB)

Waterford Institute of Technology

Supervisors Dr. Josephine Browne, Dr. Tom O'Toole

Submitted to Waterford Institute of Technology in

August 2015

For all you lose, you have an opportunity to gain . . . you are embarking on a dangerous opportunity. Do not curse your fate; count your possibilities.

Arthur Frank, At the will of the body

Acknowledgements

Firstly I am deeply grateful to my supervisors Dr Josephine Browne and Dr Tom O'Toole, for their encouragement, patience and guidance. The successful completion of this work is specifically due to the on-going guidance, support and commitment of Dr Josephine Browne.

I wish to thank and acknowledge the support of the National Disability Authority in funding this research and supporting the successful completion of the study.

I wish to thank Dr Anne Good from the National Disability Authority in her role as a mentoring supervisor. Again, her encouragement and insight greatly helped the successful completion of this research.

I am deeply indebted to the entrepreneurs with disabilities who facilitated this research and were generous with their time and insight into their respective enterprises.

I am equally indebted to the persons with disabilities not currently actively engaged in entrepreneurship for their time and insight into the barriers they encounter as part of everyday life.

I am indebted to my current Head of Department, Therese Moylan, for her constant gentle encouragement to spur me on to complete this work successfully.

Finally, to the best friend in the world, Siobhan Gallagher, without whose support and help this research would have remained incomplete.

List of Abbreviations

CSO	Central Statistics Office
OECD	Organisation for economic co-operation and development
EE	Enterprise education
SEA	Social enterprise activity
EWD	Entrepreneur with a physical disability
TEA	Total early stage activity
GEM	Global entrepreneurship monitor
SME	Small and medium sized enterprise
SBA	Small Business Act
EU	European Union
MEWD	Male entrepreneur with a physical disability
FEWD	Female entrepreneur with a physical disability
SE	Social entrepreneur
FMIE	Female minority entrepreneur
ME	Minority entrepreneur
FE	Female entrepreneur
IE	Immigrant entrepreneur
LE	Lifestyle entrepreneur
PWD	Person with a physical disability
MPWD	Male person with a physical disability
FPWD	Female person with a physical disability
DA	Disability Allowance
HSE	Health services executive
QQI	Quality and qualifications Ireland
CE	Community employment

List of Tables

Table 1	Individual and social entrepreneurial capacities
Table 2	Characteristics of old and new entrepreneurship
Table 3	Primary motivators to entrepreneurship identified in literature
Table 4	Primary motivators to entrepreneurship for PWD identified in literature
Table 5	Summary of barriers to entrepreneurship identified in literature
Table 6	Case study data collection: Observation types
Table 7	Gender and age profile of EWD participants
Table 8	Marital status and dependents amongst EWD
Table 9	Nature of disability amongst EWD
Table 10	Type of physical disability amongst EWD
Table 11	Gender and age profile of PWD participants
Table 12	Marital status and dependents amongst PWD
Table 13	Nature of disability amongst PWD
Table 14	Type of physical disability amongst PWD
Table 15	Summary of key barriers experienced by participants

Appendices

Appendix A: Case Histories 3 FEWD (female entrepreneur with disability) 3 MEWD (male entrepreneurs with disability)

Appendix B: Participant Consent Form

Appendix C: Agenda for Interview with EWD (entrepreneurs with disability)

Appendix D: Agenda for Interview with PWD (people with disability)

Contents

Acknowledgements.....	3
List of Abbreviations	4
List of Tables	5
Appendices.....	6
Abstract.....	10
Chapter One.....	11
1.0 Introduction	11
1.1 Background and Rationale for Research.....	13
1.2 Aims and Objectives.....	15
1.3 Research Questions	16
1.4 Methodological Approach	16
1.5 Research Structure.....	16
1.6 Scope and Parameters of this Research.....	17
1.7 Contribution to Knowledge.....	18
1.8 Conclusion.....	18
Chapter Two: Literature review: Context of entrepreneurship and disability in society	19
2.0 Introduction	19
2.1 Overview: Entrepreneurship Policy in Europe and Ireland.....	20
2.2 Entrepreneurial Eco-system.....	22
2.3 Entrepreneurship Education and Training	23
2.4 Disability: The International and Irish Context	25
2.5 Disability Supports in Ireland	28
2.6 Profile of Disability in EU and Ireland and labour market participation.....	29
2.7 Alternative Perspectives of Entrepreneurship.....	36
2.8 Conclusion.....	41
Chapter Three: Barriers and Motivations to entrepreneurship.....	43
3.0 Introduction	43
3.1 Entrepreneurship and the entrepreneur	44
3.2 Entrepreneurial Motivation	48
3.3 Barriers.....	53
3.4 Supporting Entrepreneurs	64
3.5 Conclusion.....	68
Chapter Four: Methodology	70

4.0 Introduction	70
4.1 Research Context	70
4.2 Research Aims, Objectives and Questions.....	70
4.3 Appropriate positioning of the current research paradigm: Positivism and Phenomenology	71
4.4 Research Methodology	74
4.5 Research Design: Case Study Method	76
4.6 Data Gathering and Case study method	77
4.7 Implementation	81
4.8 Instrument Testing.....	82
4.9 Case Study Research	82
4.10 Ethical Considerations.....	84
4.11 Limitations.....	85
4.12 Conclusion.....	85
Chapter Five: Research Findings	86
5.0 Introduction	86
5.1 Findings: Profile of Respondents EWD.....	88
5.2 Sector Selected, Enterprise Size and Growth	94
5.3 Motivation To Become An Entrepreneur.....	99
5.4 Support Networks	101
5.5 Earnings.....	103
5.6 Risk Assessment and / or Risk Aversion	104
5.7 Fear of Failure	105
5.8 Entrepreneurial and Management Skills	105
5.9 Marketing and ICT Information Technology Communication	106
5.10 Financial Literacy and Business Acumen.....	107
5.11 Discrimination	107
5.12 Findings: Profile of Respondents PWD	109
5.13 Barriers to Economic Activity.....	115
5.14 Conclusion.....	127
Chapter Six: Discussion	129
6.0 Introduction	129
6.1 Profile of EWD and PWD.....	131
6.2 Motivations	136

6.3 Barriers.....	142
6.4 Addressing The Challenges	146
6.5 Conclusion.....	150
Chapter Seven: Conclusions and Recommendations	151
7.0 Introduction	151
7.1 Summary	151
7.2 Contribution to Knowledge.....	152
7.3 Contribution to Practice.....	153
7.4 Scope for Further Work	153
7.5 Key Recommendations	155
Bibliography	158
Appendices.....	172

Entrepreneurship and Disability: Exploring the barriers to entrepreneurship amongst the physically disabled in Ireland.

Sharon McGreevy

Abstract

For too long it has been assumed that entrepreneurship and disability is an oxymoron. This study seeks to explore the barriers and opportunities experienced by entrepreneurs with a physical disability in running a business in Ireland. Self-employment may offer the individual unrivalled flexibility to work around a physically disabling condition. Current vocational rehabilitation and disability pedagogy and policy neglects to consider entrepreneurship as part of the narrative. Boylan and Buchardt (2002) stress that self-employment can provide an alternative to a competitive and discriminatory labour market for people with a disability (PWD). Likewise, Arnold and Ipsen (2005) note there are few opportunities in work and that self-employment may offer flexibility to address illness for persons with a disability.

This study seeks to address a lacuna in the current research literature on the barriers encountered by entrepreneurs with a disability (EWD) in Ireland. The current study has used case studies and they describe a number of entrepreneurs with a disability (EWD) and illuminate the tremendous passion, drive and enthusiasm amongst those profiled. The case studies collectively demonstrate the success stories and deepen as well as broaden knowledge and understanding of the entrepreneurial process. The current study also profiles a number of persons with a disability (PWD) not currently engaged in entrepreneurial activity and provides insight into the barriers and impediments which prevent enterprise creation. The findings reveal that EWD demonstrate considerable resourcefulness, are relatively well educated and demonstrated prior experience and have access to networks and supportive families thus are able to operate effectively as entrepreneurs. The EWD demonstrated considerable commitment and dedication to their respective enterprises. Conversely, the PWD in the current research reveal a very marginalised and peripheral group, isolated in society. Lacking in educational attainment and prior work experience, low levels of familial expectation compound low levels of self-confidence and exacerbate a solitary marginalised life. This highlights the tremendous barriers encountered by PWD in Irish society.

Chapter One

1.0 Introduction

For too long it has been assumed that entrepreneurship and disability is an oxymoron. This exploratory research critically examines the major issues involved in working as a physically disabled entrepreneur in the Republic of Ireland. This research seeks to question and explore the barriers and opportunities experienced by entrepreneurs with a physical disability (EWD) in Ireland. The experience of operating as an entrepreneur with a disability illuminates valuable insights and lessons which may contribute to business success. It will also help to inform policy in the area of enterprise support, start-ups and growth. Entrepreneurship has seeped into the national consciousness, partially from European policy and partially from reality television shows such as 'Dragons' Den', 'The Apprentice' and E.Y 'Entrepreneur of the Year'. According to the GEM (2012) report, successful entrepreneurs continue to be positively viewed in Irish society, and success at entrepreneurship is considered to confer considerable status. In addition, the report notes that the educational attainment level among early stage entrepreneurs in Ireland is one of the highest internationally. Indeed the GEM (2013) Global Report states that entrepreneurs are amongst the happiest in the world! However, the GEM report does not include information or data on EWD. This research is concerned with making a positive link between entrepreneurship and physical disability which has not been revealed to any significant extent in the international or Irish research literature, vocational training and rehabilitation of the physically disabled or enterprise policy to date. The findings will contribute to informing enterprise development policy, equality policy and will expand the frontier of knowledge in this neglected area of research.

Without doubt, Irelands' hosting of the Special Olympics in 2003 in Dublin and more recently the hosting by London in 2012 of the Paralympic Games denoted a powerful acknowledgement of the contribution and positive impact those with a disability can make to society stressing ability rather than disability. In his closing speech Sir Philip Craven, President of the International Paralympics Committee described London 2012 as the 'greatest paralympics games ever', with record attendance, unprecedented media coverage, athletes and countries participating with record breaking performances.

The Games had a significant impact on British society. Research ahead of the closing ceremony revealed that one in three UK adults had changed their attitude towards people with a disability. 65% agreed that the paralympics delivered a breakthrough in the manner in which people with a disability were viewed in the UK. 81% of British adults believed that the focus of the paralympic games was on ability rather than disability and was about what people can do rather than what they can't do (Paralympic.org/London 2012). London 2012 represented the first truly social and online Paralympic Games. The International Paralympic Committee saw a profound increase in visitors to its social media channels with its Facebook following increasing by 350% and there were 82.1 million views of its pages. Twitter followers grew by 50%. This demonstrates the powerful and positive impact of the Paralympic Games on society's attitudes towards disability. Role models like Jessica-Jane Applegate (MBE) in sport have helped to promote a positive image amongst people with a disability (PWD). Jessica-Jane made her Paralympic debut at London 2012, where she won gold in the 100m, 200m freestyle swimming events and in the 50m Butterfly. Jessica-Jane was only 16 years old at the time. At the end of 2012 she was shortlisted for the BBC Young Sports Personality of the Year. In the 2013 New Year's Honours List, Jessica-Jane was awarded an MBE. In an Irish context, the paralympic athlete Jason Smyth (visually impaired) featured in an advertisement with Olympic gold medallist Katie Taylor (boxer) which is indicative of the positive image being promoted. As articulated above, perceptions towards PWD are changing and important role models are emerging. This has particular resonance for the present research. Changing public attitudes only represents one aspect of the narrative for those with a disability in society. The experience of being physically disabled is multifaceted and impacts on an individual's life chances, economic and social participation in society. In combination, levels of awareness of disability and positive role models may help to change public perceptions and enhance a more positive image of the role that PWD can play in society. In essence, this represents the core of this exploratory research.

Between 1997 and 2007, the Irish economy expanded with economic growth rates (GNP and GDP) well above the EU average. This period was referred to as the 'Celtic tiger' era. The global financial crisis hit Ireland exceptionally hard and unemployment rose from 4% in 2007 peaking at over 14% in 2011. It currently stands at 11.2% (CSO 2014). On a more positive note, the ESRI report (2014) suggests that the Irish economy is now recovering quite robustly with growth rates of 5% in 2014. Entrepreneurship is strategically encouraged as one of the means of economic recovery. This is combined with gains in employment and improvements in economic activity.

This report also anticipates GNP growth of 5% in 2014 and again in 2015 respectively. According to the EU Annual Report on SMEs (2013) there is an encouraging and fragile recovery and economic turnaround for European SMEs suggesting resilience in the sector. In the context of the current research, it is argued that entrepreneurship should be a realistic option for all in society yet this is clearly not the case at present. This is particularly salient as the economic recovery strengthens and a more inclusive approach to entrepreneurship needs to be embraced.

1.1 Background and Rationale for Research

Over the last twenty years a significant body of research has been completed in Europe and the U.S covering various aspects of entrepreneurship among minority groups; gender, ethnicity, age (seniors and youths), travellers and internet entrepreneurs. Disability and entrepreneurship however, remains an under researched and indeed largely neglected topic. This research aims to reverse this pattern by increasing knowledge and by critically challenging stereotypical attitudes and narratives on disability and entrepreneurship. It will critically examine and challenge the dominant existing paradigms of entrepreneurship and extend the narrative of entrepreneurship based on inclusiveness, with particular reference to entrepreneurship and disability.

Yamamoto, Unruh and Bullis (2012) suggest that in the 21st century, self-employment can be a catalyst for expanding work opportunities and improving outcomes for individuals with disabilities. Self-employment may offer the individual unrivalled flexibility to work around a physically disabling condition. Current vocational rehabilitation, disability pedagogy and policy overlooks entrepreneurship as part of the narrative. Boylan and Buchardt (2002) cited in Pagan-Rodriguez (2011) stress that self-employment can provide an alternative to a competitive and discriminatory labour market for PWD. Likewise Arnold and Ipsen (2005) note there are few opportunities in work and that self-employment may offer flexibility to address illness and provide opportunities for independent living.

This research seeks to identify and critically explore the barriers for physically disabled entrepreneurs. The effects of a physical disability may be mitigated without any loss in productivity when an individual has the latitude to work around medical routines and has control over their own output. Equally, entrepreneurship may enable people with disabilities to circumvent artificial barriers to career progression which may inadvertently be prevalent in the labour market.

Fevre, Robinson, Lewis and Jones (2013) suggest that, if people with a disability are ill-treated and assumed to have lower productive capacity in the labour market, this may become a self-fulfilling prophecy. This may propel some disabled into self-employment. To date entrepreneurial research has not focused to any significant extent on the subject of physical disability. This is despite the rhetoric from Europe and nationally to encourage and foster social inclusion and simultaneously adopt and embed an entrepreneurial ethos within society. This exploratory research seeks to extend the narrative to include disabled entrepreneurs.

Lawson (2004) outlines a traditional view of disability, which has shaped policy responses and traditional legal perspectives. This perspective has become known as the medical or individual model as people are prevented from leading normal lives and participation in society due to their functional loss. Within this paradigm, disability is viewed fundamentally as a problem within the individual. Unless the individual can be cured or adapted they will be unable to participate in the mainstay of society due to the barriers both visible and invisible. Lawson (2004) argues that a predictable outcome of the medical model of disability is the segregation, individualisation and marginalisation of the disabled. If they cannot be made normal they must remain abnormal outsiders unable to cope with real work and denied access to participation in the labour market. In Ireland, in the past and in many European countries, a separate or parallel track was established for disabled people segregated from the mainstream, commencing with special education and special training as manifestations of this parallel track. Similarly, in the employment field this track has been particularly evident and continues to persist but to a lesser extent as it builds around the marginalisation of people with disabilities based on the capacity to work in mainstreamed environments. In cases where individuals suffer a severe disability sheltered employment is offered. By contrast, the social model of disability identifies systemic barriers, negative attitudes, and exclusion by society (whether inadvertently or purposely) suggesting that society is the main contributory factor in disabling people. While physical, sensory, intellectual, or psychological disability may cause individual impairments and functional limitations, these do not have to lead to disability unless society fails to take account of and include people regardless of their disability. Barnes and Mercer (2005) suggest that the conventional, medical model of disability represents incapacity and limits any potential for participation and genuine involvement in society. The social model moves the focus away from the functional limitations of the individual to an emphasis on the barriers to social inclusion. These barriers are created by disabling environments, attitudes, and cultures. According to Barnes and Mercer (2005) the social model of disability represents a

holistic approach that stresses the interrelationship of these barriers across everyday life. Barriers include inaccessible education, information and communication systems, working environments, inadequate disability benefits, discriminatory health and social support services, inaccessible transport, houses and public buildings and amenities, and negative cultural and media representations. The social model approach does not negate the significance or value of specific individual interventions in the lives of disabled people. Such interventions may include medical, rehabilitative, educational, and employment initiatives, but emphasises that they are insufficient to achieve inclusion in a society primarily created by and for non-disabled people. The social model seeks to challenge the medical model of vocational rehabilitation of disability. It seeks to transpose the benefits of an alternative model of disability, recognizing that disability is seen as a consequence of social, attitudinal and environmental barriers that prevent participation in society. The purpose of this section is to present and discuss the rationale and context for the present research. It argues that whilst levels of awareness of disability may be improving generally, disability and entrepreneurship is absent in the narrative of governments, policy makers and activists. The next section clarifies the aims and objectives of the present research and articulates the research question.

1.2 Aims and Objectives

The central aims and objectives of this research are;

- I. To critically review international literature and identify the key issues in relation to entrepreneurship amongst people with a disability;
- II. To conduct fieldwork using case studies of entrepreneurs with a disability (EWD) and persons with a disability (PWD) not currently engaged in entrepreneurial activity;
- III. To analyse the research findings from the present study and locate EWD in the international literature and critically explore the barriers and opportunities for this marginalised group.

1.3 Research Questions

The central research questions explored in the current research are;

- I. Are entrepreneurial motivations different for entrepreneurs with a disability (EWD)?
- II. What are the barriers to entrepreneurship amongst people with a physical disability (PWD)?

1.4 Methodological Approach

This research project is an exploratory study. As Lynch (1999) argues, the basic questions are not only descriptive or explanatory but also visionary. It attempts to focus on potentiality as well as actuality. It endeavours to develop a concept of the alternative rather than simply accepting the given. Elements of potentiality, actuality and alternative are central to the current research. A qualitative approach is adopted using case studies to profile both the entrepreneurs with a physical disability (EWD) and persons with a physical disability (PWD) not currently engaged in entrepreneurship. It is argued that, as this is an exploratory study, this approach to the primary work deepens as well as broadens knowledge. In the context of the current research this approach will contribute to a greater understanding and insight into the lived experience of physical disability and entrepreneurship and the unique and diverse range of challenges encountered. This research does not claim that the current in-depth case studies represent the wider population of EWD. The case studies provide valuable insights and understanding to the lived experience of entrepreneurs with a physical disability (EWD) and (PWD) in Ireland and contributes to existing knowledge in the field.

1.5 Research Structure

This research is structured into seven Chapters. Chapter One introduces the background and rationale for the study. It sets out the research aims, objectives, scope and parameters. Chapter Two critically reviews the focus of entrepreneurship policy in Ireland, at EU level and provides a comprehensive overview of the entrepreneurial landscape impacting on EWD in Ireland. The discussion explores entrepreneurship policy, supports and the entrepreneurial eco-system in Ireland and the EU and argues the implications for EWD. Entrepreneurial education and training

in Ireland are also critically reviewed in the context of supporting EWD. In order to comprehensively assess the context of entrepreneurship and disability a discussion on changing and evolving approaches to disability internationally and in Ireland is presented. Disabled populations are profiled by age, gender, educational attainment and labour market participation. A discussion of inclusive entrepreneurship follows. Chapter Two subsequently presents a critical exploration of the literature on perceptions of disability in society and the media and explores alternative pathways such as social enterprise. Chapter Three discusses current literature around entrepreneurship and explores the motivations and barriers to self-employment encountered by entrepreneurs from minority groups including the physically disabled. Chapter Four outlines the methodological approach adopted in this exploratory study. Different research paradigms are briefly explored. The paradigm most suited to the current study's research aims and research questions are identified. The research design, analysis and methodological considerations are also outlined in this Chapter. Chapter Five presents the case study findings and highlights their implications. The results of the semi-structured interviews with people with a physical disability (PWD) are also discussed. Chapter Six critically explores the findings and implications from the present study. Conclusions and recommendations are outlined in Chapter Seven. The limitations of this work are also highlighted and the scope for further research outlined.

1.6 Scope and Parameters of this Research

This is an exploratory study which seeks to address an omission in the literature and current research on the barriers encountered by EWD in Irish society and by PWD. This is a neglected area of research on entrepreneurs to date. The case studies illuminate the tremendous passion, drive and enthusiasm amongst those profiled. The case studies collectively demonstrate the success stories which deepen and broaden knowledge and understanding of this field of research. Conversely, the PWD profiled who are not currently actively engaged in entrepreneurial activity provide valuable insight into the barriers and impediments which prevent enterprise creation. This research suggests that the field of EWD is still in its infancy. Further research is needed to provide a more comprehensive and insightful understanding of the opportunities and barriers to entrepreneurship that those with a disability encounter and to inform policy in this area.

1.7 Contribution to Knowledge

It is argued that this research will make a valuable contribution to knowledge of the lived experience of EWD. It will provide new insights using a number of case studies which document the success and failure of the physically disabled engaging in entrepreneurial activity. This research also enhances understanding by capturing the entrepreneurial motivations for EWD. The findings highlight some of the barriers, opportunities and challenges to entrepreneurship for PWD in Ireland.

1.8 Conclusion

In summary, this first Chapter has provided the background, context and rationale for the present research. It argues that whilst levels of awareness of the tremendous contribution that PWD can make to society are improving, this has not extended to the narrative around entrepreneurship for PWD. The research questions articulated in this Chapter seek to explore the motivations and barriers to entrepreneurship amongst PWD in Ireland. As this research is exploratory in nature, a qualitative approach is adopted. The scope of the research is limited but will provide insight and understanding into the lived experience of both EWD operating in Ireland and PWD not currently actively engaged in entrepreneurship highlighting the barriers and motivations of each group.

Chapter Two: Literature review: Context of entrepreneurship and disability in society

2.0 Introduction

This Chapter provides a comprehensive overview of the entrepreneurial landscape impacting on EWD in Ireland. The primary aim of this Chapter is to set the scene and context for the current research. To achieve this objective the Chapter critically explores core tenets of entrepreneurship policy, supports and the entrepreneurial eco-system in Ireland and the EU and explores the implications for EWD. Entrepreneurial education and training in Ireland are also critically reviewed in the context of supporting EWD. In order to comprehensively assess the context of entrepreneurship and disability a discussion on changing and evolving approaches to disability internationally and in Ireland is presented. The EU Disability Strategy and the National Disability Strategy are critically explored. Disability supports in Ireland, mainstreaming of service provision and social inclusion are critically examined. Disabled populations are profiled by age, gender and educational attainment. The employment situation of PWD and strategies to encourage greater labour market participation and activation are critically analysed. Approaches to labour market integration such as sheltered and supported employment for PWD are also analysed. An analysis of social entrepreneurship also features. Recent research (GEM 2011, Zahra, Newey, and Yong 2014) reveals there is a growing recognition of the potential opportunities presented by the social enterprise sector for EWD. This Chapter highlights current deficits in entrepreneurship policy in the exclusion of marginal groups such as PWD and the disadvantaged labour market situation and poor levels of educational attainment amongst many PWD in Ireland. Thus, the primary argument emerging in this Chapter is that without proactive measures and policies significant barriers to labour market participation amongst the disabled persist. Opportunities for the exploitation of entrepreneurial endeavour are therefore likely to remain limited for PWD unless a more holistic approach is adopted. This relates specifically to the research questions which critically explore the motivations and barriers encountered by EWD. The Chapter concludes with a critical examination of alternative perspectives to the current discourse on entrepreneurship for EWD and argues that additional perspectives such as social entrepreneurship provide a broader framework for participation of PWD which is the focus of the current research.

2.1 Overview: Entrepreneurship Policy in Europe and Ireland

Entrepreneurship is argued to be a powerful driver of economic growth and job creation. Entrepreneurship can make an economy more competitive and innovative. Clearly, this has implications for PWD who are at the margins of the labour market. The OECD (2009) argues that a vibrant small and medium enterprise (SME) sector is essential for promoting sustained economic and social development. It also proposes that SMEs form the backbone of the worldwide economy. The OECD (2013) further states that entrepreneurship is vital more than ever, five years on from the global financial crisis and that tackling unemployment is a top priority. In the EU alone more than 4 million jobs are required to revert to pre-crisis employment levels. Similarly, at EU level the Entrepreneurship Action Plan 2020 published in 2012, set out a '*smart, sustainable and inclusive*' strategy designed to enhance competitiveness and overcome and mitigate the impact of the severe economic crisis at EU level. The European Commission's Entrepreneurship 2020 Action Plan adopts the mantra of 'reigniting the entrepreneurial spirit in Europe' and identifies the key supports which it deems necessary to enable businesses to flourish. These include access to finance, support for entrepreneurs in the crucial phases of the business lifecycle, unleashing new business opportunities in the digital age, transfers of businesses, changes in bankruptcy procedures and the provision of second chances for honest entrepreneurs and regulatory burden reduction. The EU 2020 Strategy sets out supports in three pillars. The focus of Pillar One is on enterprise education and training and this is discussed in this Chapter. Pillar Two is concerned with the creation of an appropriate environment where enterprise can flourish and grow. This relates to barriers, opportunities and challenges which is one of the key questions posed in the current research. The third pillar encourages the development of relevant role models and the targeting of specific groups. Interestingly, the disabled and other minority groups are not specifically referred to, representing an omission in awareness of necessary enterprise supports for minority groups.

From an Irish perspective, the foremost objective of current economic policy is to improve employment (Action Plan for Jobs 2014, Pathways to Work 2013). The 2014 Action Plan for Jobs aims to create an environment where employment increases by 100,000 and Ireland regains its top five ranking on international competitiveness, building world class clusters in key sectors. The Action Plan for Jobs (2014) devotes an entire section to entrepreneurship. This suggests an enhanced focus and inclusion of an entrepreneurial mind-set for economic recovery. The scope

and aims are further articulated in 'A National Entrepreneurship Policy for Ireland' (2013) which stresses the significance of less bureaucracy, access to microfinance, a focus on female entrepreneurship and the provision of seed capital. Interestingly, there is no reference to minority entrepreneurship and specifically the disabled. It is argued that until the early 1990s, Ireland's enterprise policy was dominated by a preoccupation with attracting foreign direct investment. The emphasis changed with the publication of the Culliton Report in 1992 which highlighted for the first time the significance of the indigenous sector and its potential for creating and increasing employment. This resulted in the formation of Enterprise Ireland (EI) (formerly Forbairt) and Forfás. The local County Enterprise Boards were also established (in April 2014, these were renamed and restructured as Local Enterprise Offices or LEOs). There is now a LEO in every county in the Republic of Ireland. LEOs are responsible for micro enterprise support and development. This represents a change in government policy in supporting micro enterprises. The publication of Ireland's Smart Economy Policy (2008) and the Innovation Task Force Policy (2010) further represented a new era in government policy, raising awareness of the importance and value of entrepreneurship to the Irish economy. Once again, successive policies omit the active inclusion of PWD as a minority group. The other aim of Irish entrepreneurship policy as part of a range of State actions is to support start-up businesses. Such policy initiatives, whilst well intentioned fail to include or promote the specific needs of PWD wishing to engage in entrepreneurial activity. The SME sector is now well recognised as playing a significant role in the Irish economy and is also the main focus of entrepreneurial activity. The Public Consultation from the Department of Jobs, Enterprise and Innovation (DJEI), A National Policy Statement for Ireland (May 2013) argues that 'Ireland can benefit from developing entrepreneurship policy more strategically and formulating clear policy targets for entrepreneurship performance'. It is argued that governments do not create jobs (Entrepreneurship Forum 2014) yet they have a fundamental role in creating policies and sympathetic conditions for enterprise to develop and thrive. Governments have a role in stimulating an entrepreneurial culture or eco-system and to construct an appropriate institutional framework at a national level to address the supply side of entrepreneurship (Innovation Task Force 2010, Entrepreneurship forum 2014). It is argued in the present research that policy to date has not addressed the active inclusion of PWD.

In Ireland, a variety of Government Departments are collectively responsible for entrepreneurship and enterprise policy. Primary responsibility lies with the Department of Jobs, Enterprise and Innovation. Equally, the Departments of Education and Skills, Justice and Equality and Finance collectively have a role to play as highlighted in the recent government consultation document, *Towards Developing an Entrepreneurship Policy 2013*, which has evolved through Forfás, Enterprise Ireland and regionally and locally in the LEOs. Heinonen, Hytti, and Cooney (2010) argue that whilst policy makers may attempt to model examples of good practice in enterprise policy design, the task is more complex, determined on the fit between the actual policies and the entrepreneurial environment or eco-system.

This section has provided a brief critical overview of entrepreneurship policy in Europe and Ireland. The limitations of current entrepreneurial discourse are now clearly evident. The consistent omission of PWD from the range of policy initiatives has been highlighted. It is argued that this lapse represents a major deficit in policy thinking. It is further argued that such oversight implies entrepreneurship is not perceived by policy makers as a legitimate option for PWD.

2.2 Entrepreneurial Eco-system

Mason and Brown (2014) argue that the entrepreneurial eco-system has developed in response to the inadequacy of simply creating supportive public policies. The creation of an eco-system is extremely challenging and Mason and Brown (2014) advocate a holistic approach. Daniel Isenberg of Babson College has developed an influential model outlining an entrepreneurship eco-system strategy for economic development. Isenberg (2011) identifies six domains within the entrepreneurial system: a conducive culture, enabling policies and leadership, availability of appropriate finance, quality human capital, venture friendly markets and a range of institutional supports. Mason and Brown (2014) contend that eco-systems cannot be created simply from policy. Eco-systems are dynamic and complex organisms, there is no one size fits all, as every eco-system is unique. Mason and Brown (2014) warn that initiatives may be ineffective if introduced in isolation, implementation must be holistic. From an Irish perspective, there is increased acknowledgement of the significant importance of the entrepreneurial eco-system. The *Entrepreneurship Policy Statement (2014)* highlights significant areas of the eco-system as being the cultural values and emphasis on entrepreneurship within the education system, societal and cultural influences, attitudes to risk and creativity. In addition, the business environment equally

affects barriers which can be encountered such as taxation, business regulation and access to the innovation system. Finally, access to finance, support networks and access to markets are critical to the eco-system. This section has addressed the entrepreneurial eco-system internationally and in Ireland. This section stresses the significance in comprehending the role of the eco-system in supporting all entrepreneurs. The next section critically examines entrepreneurship education and training in the context of enterprise policy development to enhance entrepreneurial activity in the economy, with particular reference to EWD.

2.3 Entrepreneurship Education and Training

In the context of enterprise policy development to support and enhance entrepreneurial activity entrepreneurship education and training is now discussed. Poor levels of educational attainment represent a significant barrier to entrepreneurial activity amongst the physically disabled in Ireland and this is explored in Chapter Three. It is argued that lack of educational opportunity severely impedes subsequent entrepreneurial activity and this is a feature of the experience of PWD in Ireland which is further discussed in this Chapter and in Chapter Three. As referred to earlier, the European Commission's Entrepreneurship 2020 Action Plan identifies entrepreneurial education and training as one of its three key pillars for economic growth. According to the European Commission (2013), investment in entrepreneurship education has significant benefits with up to 20% of students who have participated in Entrepreneurship Education (EE) programmes at second level going on to set up their own businesses.

The education attainment levels of early stage entrepreneurs in the Irish context is amongst the highest internationally. GEM (2012) states the need for a stronger focus on EE across all education levels and the need for EE to be embedded within third level institutions was highlighted (GEM Ireland 2012, Forfás 2012). Compared to other countries, those in the early stages of starting a new business in Ireland tend to have a much higher level of education, with 73% being educated beyond secondary school. This is valid for both men and women (72.5% and 80% respectively). According to GEM (2012), 13% of male and 36% of female early stage entrepreneurs have a third level qualification in Ireland. This factor is insightful and suggests those adults with tertiary education are more attuned to opportunity spotting than the general population. However, tertiary education does not guarantee an entrepreneurial culture. Current

Irish research reveals that PWD have lower levels of educational attainment than the general population and this influences entrepreneurial intention.

Likewise, the National Strategy for Higher Education 2030 referred to as The Hunt Report (2011) places greater emphasis on generic skills especially those for the workplace and active citizenship. In addition, the Hunt Report (2011) argues that engagement with wider society and business communities is a core element of future education. The recently published report of the Entrepreneurship Forum (January 2014) stresses the importance of collectively building a more productive entrepreneurial eco-system. Equally, the Forum stresses a culture of engaged citizenship with individuals who take responsibility for their own progress and commit themselves to learning. The Forum Report also stresses the importance of focusing on people, peers and networks. In addition, HETAC (2012) (now QQI) published draft guidelines and key criteria for the review of entrepreneurship education. The guidelines reinforce the findings of the Hunt Report (2011) which stresses the significant changes in Irish society and the current challenges facing higher education and the requirement to respond to this new reality. Emphasis has now switched from over specialisation towards broader and deeper disciplinary foundations. The need to nurture students with creativity, enthusiasm and an appetite for continued learning is paramount as is the need to foster the entrepreneurial imagination. The emphasis on constant change and up-skilling sets challenges for minority groups, particularly PWD and EWD. In Ireland, Forfás has developed guidelines to promote closer alignment between training programmes and perceived enterprise skills needs (Forfás 2012). The Momentum, Springboard and ICT Skills Conversion programmes are clearly linked to current and emerging labour market activation for up-skilling those who are unemployed in sectors that are growing, such as ICT, manufacturing and international trading (OECD 2013). Current structures for the provision of training in Ireland for PWD are now examined. At present, the National Learning Network oversees provision of training programmes. There is a National Learning Centre located in every county in Ireland. These are funded through Solás (formerly Fás) and the HSE. The level of achievable award varies from FETAC level 3-6. The programmes offered are in the fields of arts, crafts, media, catering, tourism, hospitality and leisure, business studies and administration, computer and IT, horticulture and environment, employment and employability. There is a notable absence of any programmes offered to encourage and foster entrepreneurship amongst PWD. It is argued this again demonstrates a lack of joined up thinking and a lacklustre approach for PWD to engage as entrepreneurs and participate fully in society.

The main point emerging from this section is the significant link between educational attainment and future entrepreneurial activity. This Chapter further explores educational attainment of PWD and argues that PWD are disadvantaged due to poor educational achievement, separation, segregation and a lack of educational opportunity. The next section provides further context for the current research through a discussion of disability internationally and in Ireland.

2.4 Disability: The International and Irish Context

According to the World Report on Disability (2011), disability is a complex multidimensional problem. The report argues that every epoch has faced a moral and political issue of how best to support people with disabilities. This issue is likely to become more pressing as the demographics of an ageing society appear in Ireland and the EU. According to the World Report on Disability (2011) disability is an umbrella term for impairments, activity limitations and participation restrictions. The report notes that defining disability as an interaction implies disability is not an attribute of the person. The International Classification of Functioning Disability and Health ICF (17) has advanced the understanding and measurement of disability in five interconnected areas: impairments, activity limitation, participation restrictions, environmental factors and health conditions.

Article 27 of the United Nations Convention on the rights of persons with a disability *'recognises the right of persons with a disability to work on an equal basis with others. This includes the opportunity to gain a living by work freely chosen or accepted in a labour market and a work environment that is open, inclusive and accessible to persons with a disability'*. In addition, Article 27 F clearly states that it is vital to *'promote opportunities for self-employment, entrepreneurship, the development of cooperatives and starting one's own business'*. The World Report on Disability (2011) stresses that in order to overcome exclusion people with a disability must have access to work or livelihoods, thus breaking the circular links between disability and poverty. This research addresses these issues by exploring the barriers and motivations to operating as an EWD in Ireland. The Report (2011) stresses that participation of people with a disability is significant in order to maximise human resources, to increase individual well-being and national output, to promote human dignity and social cohesion, and to accommodate increasing numbers of people with a disability in the working population. Equally the World Report on Disability (2011)

identifies a range of barriers to labour market participation for the disabled. The specific barriers to entrepreneurship are explored later in this Chapter.

At EU policy level, the drive recently has been to adopt the social model of disability, which is based on the rights of all individuals to participate fully and equally in society. The European Commission advocated that this approach be based on three main axes;

1. the recognition and protection of the rights of people with disabilities and the elimination of discrimination of the sole ground of disability;
2. the promotion of action through dialogue and a stronger civil society including full participation of those concerned;
3. the promotion of equal opportunities, meaning the identification and removal of the various barriers in the social environment that prevent people with disabilities from fully participating in all aspects of life.

According to the European Commission (2004) ensuring equality of opportunity remains a major aim across Europe. Whilst conceding that much has been achieved since the Commission communication 'Towards a Barrier Free Europe for People with Disabilities' (May 2000), it is acknowledged that people with disabilities continue to face numerous obstacles and barriers preventing their full participation in all aspects of life. Indeed, the Commission notes that, to a considerable extent, societies in Europe are still organised for the average citizen without a disability and therefore a significant population are excluded from the rights and opportunities of the majority. In order to tackle the marginalized position of people with disabilities, the EU developed a multi-annual action plan with the time horizon of 2010 entitled 'Equal Opportunities for People with Disabilities: A European Action Plan' (2003). Yet, the framework directive on Equal Treatment and Employment (2000) and the Madrid Declaration (2002) focus on people with disabilities as though they are a stable group. McAnaney and Wynne (2004) are critical of this approach and argue that in reality, disability is a dynamic process that increases with age and affects many people with chronic illness.

The European Disability Strategy (2010-2020) provides a comprehensive framework committed to empower people with a disability to enjoy their full rights and removing everyday barriers in life and to participate equally in society and the economy. The actions focus around eight priority areas including accessibility, participation, equality, employment, education and training, social protection, health and external action.

The 2004 National Disability Strategy heralded an intense focus on disability in Ireland. According to the ESRI (2013) this was linked with a move to a mainstreaming social model. Keogh (2011) argues that the National Disability Strategy (NDS) is the primary focus for government policy for PWD. The strategic aim of the NDS is to ensure effective legislation, policies and institutional arrangements to support and reinforce equal participation for PWD. The Disability Act (2005) according to Keogh (2011) is a central element in the NDS with its focus on mainstreaming and social inclusion. The NDS is composed of five key parts: The Disability Act (2005), Education for Persons with Special Educational Needs (EPSEN) Act (2004), Sectoral Plans published (2006) by six Government Departments, Citizens Information Act (2007) and a Multi-annual Investment Programme. The National Disability Strategy Stakeholder Monitoring Group was formed to oversee progress and implementation of the NDS. Keogh (2011) notes that the Partnership Agreement 'Towards 2016' identified the NDS as the focus to mainstream provision in the areas of education, employment, training and public and social service provision, transport, housing and environmental services.

Wynne, McAnaney, Jeffares and Dowling (2012) contend that the Irish governments' disability policy has undergone a radical change over the past decade. There has been a strong emphasis and commitment to mainstreaming services while noting that the recent recession has severely constrained resources. Wynne et al. (2012) stress that at EU level member states are now obliged to report to the Commission in relation to employment policy and active inclusion measures. In general, member states do not always provide explicit statements on the progress of the disabled. In an Irish context the National Action Plan for Social Inclusion (2007) sets out the social inclusion strategy for the period 2007-2016. Within the context of the current economic climate the targets outlined in the plan are extremely ambitious and challenging. The plan explicitly articulates the requirement to encourage greater employment and participation from those with a disability. It is argued that the economic crisis and austerity measures have the capacity to further constrain the full participation of disabled women and men in economic activity. The next section addresses the range of disability supports currently available in Ireland and further exposes the isolation and segregation of PWD in Ireland.

2.5 Disability Supports in Ireland

Disability support services in Ireland are provided by the voluntary and non-profit sector. This is primarily due to historical reasons and the influence of the Catholic Church in the past. Historically, the underlying philosophy in Ireland was determined by the rhetoric of segregation and isolation of PWD. Parallels can be drawn with recent revelations regarding mother and baby homes (Irish Times June 2014). Keogh (2011) identifies 280 service providers which were in receipt of health service executive (HSE) funding in 2009. The sector is extremely diverse and ranges from large organisations to small groups. Keogh (2011) argues the current delivery system for disability services in an Irish context has been characterised as interdependent and relational. The sector and the state interact in a complementary manner. Disability services have also developed outside of state provision and meet an unmet need or deliver a service with a particular focus.

Keogh (2011) argues the current configuration of disability services in Ireland creates conflict for the HSE as commissioner, provider and assurer of many of the services and asserts that health and personal services need to be disentangled. Many of these are legacy issues but the HSE continues to fund a wide range of disability services such as housing, training and employment. Clearly, these are not health related services, rather social services available to all as universal services. Specialist therapy services such as physiotherapy, occupational therapy, and psychology are frequently confined to operating only within disability services thus, Keogh (2011) characterises this as a 'perverse incentive' which fuels demand for segregated services in direct contradiction to mainstream policy objectives. Keogh (2011) cites an absence of specialist multidisciplinary support as a primary reason for movement into specialist services. This research argues that entrepreneurial supports could be provided within the existing specialist services for PWD or else the enterprise support agencies could specifically include initiatives for PWDs in a range of appropriate supports.

Keogh (2011) argues that mainstreaming implies PWD have the same access to services as the general population. Unfortunately, it does not imply that the services in their current form meet the needs of all PWD. When applied properly, mainstreaming has the capacity to provide a wide range of services and supports to all. This approach builds in social inclusion of PWD. It is argued in this approach there is less duplication of service provision and enhanced cost effectiveness. Keogh (2011) notes a range of concerns frequently articulated around mainstreaming such as

dilution of provision. Keogh (2011) contends that mainstreaming does not imply a one size fits all approach. All services such as health, education, transport and employment must adopt tailored universalism and adjust services accordingly. In an Irish context, the ESRI (2013) argues that despite mainstreaming only 28% of PWD are in employment compared to two thirds of those without a disability. Clearly this requires attention. This section demonstrates the continued segregation of PWD despite much rhetoric towards mainstreaming.

2.6 Profile of Disability in EU and Ireland and labour market participation

The purpose of this section is to profile disability and labour market participation in the EU and Ireland. As exploring entrepreneurial motivation is a central research question this profile is informative. The composition of the disabled population in the EU and Ireland is analysed by incidence, gender, age, type, educational attainment and labour market participation. These factors collectively influence an individual's capacity to engage in economic and entrepreneurial activity.

Grammenos (2011) outlines and profiles the incidence of disability between EU Member States and notes that it varies greatly but remained relatively stable through 2008 and 2009 (with around 25% of people aged 16+ reporting some kind of sustained limitation in daily activities). This incidence is higher among women than men, mainly due to the population age composition. Equally, Grammenos (2011) found that in a European context, disability increases with age. Again, this is mirrored in an Irish context. Grammenos (2011) notes that the severity of impairment increases in a comparable way for men and women until the age of about 40 but then begins to deviate. The higher overall incidence for women is not only due to age (due to longer life expectancy of women). Limitation/impairment incidence for men is lower compared to women aged after approximately 40 years of age. Grammenos (2011) and Priestly (2012) show that a number of EU member states exhibit an average employment rate close to, or higher than, 70% (for the total population) but there is a substantial employment gap in all EU Member States for those with a disability. The average EU employment rate of people with disabilities (i.e. people reporting activity limitations in the EU-SILC data) remained fixed between 2008 and 2009 (at 45.7% compared to 45.8%) in the context of a recessionary economic climate. There is a substantial employment disparity across the EU, with the average European employment rate of people with disabilities about 27% lower than the general population. In the majority of EU

Member States the employment rate for people without disabilities is higher than 70%; by contrast the employment rate of people with disabilities is less than 50%. Whilst, there is an employment gap in every European Member State the national situation can differ substantially. Grammenos (2011) notes that the employment rate of people with disabilities (for both women and men) is very low in Ireland, Romania and Greece. By contrast, it is relatively higher in economically stable countries such as Finland, Luxembourg and Denmark. Grammenos (2011) suggests that national interventions and policies can make a positive difference and potentially increase employment opportunities for people with disabilities.

Women's unemployment remains higher than that for men and the unemployment gap for people with a disability expands with increasing age according to Priestly (2012). Women with disabilities face a dual disadvantage. The labour market activity rate of women is lower than that for men. Likewise, the labour market activity rate of women with disabilities (50.6%) is lower than that for men with disabilities (61.1%). Once again a similar pattern emerges in an Irish context. Priestly (2012) suggests that despite the stagnant image of employment disadvantage, there was surprisingly little concrete evidence of substantial or ambitious reform at national level in 2012 towards full participation in employment for disabled people in the EU. Grammenos (2011) argues that unemployment may precede poverty and social exclusion. Thus, a decrease in unemployment is believed to be a pathway to increase social inclusion and participation either as employed or self-employed. Coleman, Sykes, and Groom (2013a) reveal in the UK that PWD are more likely to work part time (33%) compared to (25%) for non-disabled and more likely to work in the public sector and in lower skilled jobs. There is no similar data currently for Ireland. The ESRI (2013) noted that there was considerable capacity in an Irish context to enable more PWD to become economically active. The ESRI (2013) argue that international evidence suggests that given the proper supports and circumstances almost half of PWD of working age could become economically active. However, the ESRI (2013) concedes that the gaps between PWD and able bodied have remained entrenched through boom and recession. The paradox emerges that men with a disability were unable to exploit the opportunities during the boom. They suffered less than males without a disability with the onset of recession according to the ESRI (2013) as they were not employed in the construction sector.

Watson and Nolan (2011) estimated that up to one in five of the population in Ireland has a disability. By contrast the CSO (2012) states that 13% of the population had a disability in April

2011. The demographic profile of disability is comprised of 52% female and 48% male. The age profile revealed is stark as only 11% of those with a disability were aged under 17. By contrast, almost one third were aged over 65. Interestingly, the CSO (2012) recently published 'Our Bill of Health' and states that 22.3% of those with a disability are aged 60-64 years of age. This rises to 72.3% of those aged 85 and over. As evidenced in the CSO figures disability increases with age from less than 10% for those in their twenties to over 20% by age 60. Most disability is acquired during the life course and this will increasingly pose a challenge as the population ages. The CSO (2012) research reveals the severity of the disability with 33% reporting a moderate or lower level of difficulty whilst a further 43% reported the highest level of difficulty. Mobility and dexterity are the most common (56%) followed by pain (47%) and remembering and concentrating (35%), emotional, psychological and mental health (34%) finally, speech had the least occurrence at 11%. The ESRI (2013) stresses that disability refers to a wide range of conditions and difficulties varying in severity and intensity. They suggest a continuum rather than a category as more appropriate for classification purposes. Riddell, Edward, Weedon, and Ahlgren (2010) remark that the differences between disabled and non-disabled are not as distinguishable as the differences amongst the disabled which are vast. Riddell et al. (2010) suggest that it is necessary to understand the *fine grained* detail of intersecting social variables rather than assume that PWD have similar economic experiences and outcomes.

Schmidt and Smith (2007) reveal factors positively associated with employment amongst PWD are identified as higher levels of educational attainment and younger age. In an Irish context, 25% of the disabled population are educated to third level which is extremely positive according to the CSO (2012). This compares with 39% of the general population. The survey reveals 9.7% of the disabled aged 15-49 remained in education until the age of 25. This compares with 10.5% of the general population. Riddell et al. (2010) notes that educational qualifications appear critically significant in terms of influencing future chances. Riddell et al. (2010) stresses that PWD with no educational qualifications fare poorly in the labour market and this situation has deteriorated (in the UK) since 1974. There are significant intersections which impact upon educational attainment and are identified as social class, severity of disability and gender. In Ireland, the ESRI (2013) reveal that PWD achieve lower levels of educational attainment than for the general population. Tracking the period from 2004-2010 the ESRI (2013) note an improvement in educational outcomes. By 2010, those completing second level or PLC qualifications had increased to 29% and a further 20% completed third level. Yet this still represents a lower rate than those without a disability which is identified as 38% in 2010. The ESRI (2013) concludes that the gap in

educational attainment between PWD and those without a disability remains substantial. Ireland has a legacy of segregated provision for PWD in education, training and employment. The NDA (2006) argues that there has not been a process of systematic engagement with PWD to establish their employment capabilities or aspirations. It is argued that this represents a weakness in current practice in Ireland and greater emphasis must be placed on encouraging labour market participation such as self-employment for PWD.

This section has briefly profiled disability and labour market participation in the EU and Ireland. The composition of the disabled population in Ireland was analysed by incidence, gender, age, type, educational attainment and labour market participation. It is argued that these factors collectively combine to influence and limit an individual's capacity to engage in entrepreneurial activity. The evidence presented suggests low levels of labour market attachment amongst PWD in the EU but participation in Ireland being particularly poor. Greater emphasis must be placed by all stakeholders to encourage increased labour market participation amongst PWD either through employment or self-employment.

In relation to self-employment and PWD, Pagan (2009) argues that despite abundant data on self-employment evidence of self-employment and PWD is scant. Pagan (2009) stresses the lack of evidence is astonishing given that self-employment and entrepreneurship has been promoted as a route out of poverty and exclusion. Pagan (2009) reveals higher rates of self-employment amongst PWD across Europe. According to Pagan (2009) male self-employment amongst PWD are high in Greece (10.52%), Portugal (8.64%) and Ireland (8.14%). Female self-employment rates amongst PWD were highest in Greece (13.54%), Portugal (10.32%), Austria (8.2%) and Spain (7.78%). Prevalence of self-employment amongst PWD is highest in Southern Countries and rates are lower in Central and Northern European countries. Pagan (2009) concludes that self-employment rates are related to the level of economic development. Thus, revealing a negative relationship between self-employment and GDP (the richest countries display lower rates of self-employment). Self-employment has been articulated as a significant source of employment for the disabled Jones (2011). In the UK, the Disability, Health and Employment Strategy (2013) identifies self-employment as a key route to financial independence for PWD. A similar focus is absent in Irish policy. Jones (2011) highlights some interesting findings in relation to self-employment and disability in the UK. For males, the likelihood of being in employment increases with qualifications. By contrast, the opposite applies when exploring self-employment. According to the World Report on Disability (2011) those with a disability experience worse

educational and labour market outcomes and are more vulnerable to poverty. The reciprocal relationship between educational attainment and labour market opportunities has been well documented in an Irish context by Watson and Nolan (2011). Most jobs can be performed by an individual with a disability, according to the World Report on Disability (2011), and given the correct environment most can be productive. In terms of educational attainment, at the EU level, 23% of disabled people had completed tertiary or equivalent education, compared to 37% for non-disabled people, against an EU2020 target of 40%. Priestly (2012) argues by extending the analysis to age 30-39 a more vigorous assessment can be made. This again, demonstrates some recovery between 2009 and 2010, as was also reported between 2008 and 2009, with improvement in the majority of member states. Severity of disability significantly impacts the outcome and the situation for women in this age group is more favourable than for men. In relation to early school leaving, statistics at EU level reveal that 23% of disabled young people are early school leavers compared to 12% for non-disabled young people representing almost double the rate. Generally, young women remain in education longer relative to young men, both for disabled and non-disabled. Amongst disabled young women, 13% are early school leavers compared to 23% for disabled young men. The situation for young people with more severe impairments, or in receipt of disability benefits, is considerably worse than for those with moderate impairments. Disability is complex and heterogeneous and employment rates vary according to Schmidt and Smith (2007) depending on the severity of the disability. Individuals with severe mobility impairments have an employment rate of just 24% in the USA.

Labour market participation rates in Ireland are approximately half that of the general population at 30% compared to 61.9%, according to the CSO (2012) and ESRI (2013). However, taking account of the age profile 15-64, labour market activity rates increased to 51% for men and 40.4% for women. This compares with 78.3% and 64% for the general population respectively. Labour market participation peaks for men aged 30-34 with 44.5% at work. For women, labour market participation peaks at a younger age (25-29 years) at 45.6%. A double disadvantage may have been assumed for females with a disability according to the ESRI (2013) yet this was not revealed in the research. The ESRI (2013) reveals that labour market participation rates moved in opposite directions for men and women. In 2010 the disability gap for men had narrowed considerably whereas the opposite was the case for women where the disability gap widened. The ESRI (2013) reveals that PWD with an emotional/psychological disability and those with a physical disability are significantly more likely than those with a sensory or intellectual disability to be outside the labour market.

Traditional responses to encouraging greater labour market activity amongst PWD in Ireland has been focused on either sheltered and supported employment. Kamp (2012) notes that supported employment relies on tailored support based on individual need. Within an Irish context supported employment is overseen by a number of bodies. The Irish Association of Supported Employment (2014-2016) Strategic Plan asserts that at present 4,200 Irish people with a disability are at work through supported employment. It outlines supported employment as a scheme that assists PWD to obtain and maintain paid employment. Measures include assistance before, during and after securing employment. Core to the successful operation of supported employment is the role of the job coach whose function is to provide on-the-job training and individualised support. In 2008 a report prepared on behalf of Fás reviewed the effectiveness of supported employment for PWD in an Irish context and identified a number of weaknesses in the provision. These are summarised briefly (from employers' perspectives) as poor capacity to undertake the task, low levels of awareness of the programme, reluctance to work longer hours due to welfare restrictions and discontinuity of service due to changes in personnel. Likewise, weaknesses articulated by job coaches were low levels of demand from employers, low employability of clients (PWD), welfare system and restrictive criteria.

However, Dowler and Walls (2014) argue that supported employment is effective at improving labour market outcomes. The ethos underpinning supported employment according to Kamp (2012) is on ability, on what a person can do rather than on what they cannot do. Again this represents a paradigm shift towards equality and active citizenship for all PWD to integrate and participate in society. Supported employment may encompass a range of individual responses. Drague (2012) suggests two aspects are significant; skills and supports. Support is linked to the individual's situation and is generally less clear than skills. Drague (2012) argues that the focus should be cognisant of the wishes of PWD, able to access appropriate tailored support and operate within a social network in which PWD are functioning. For those with complex disabilities the support is fine-tuned to their individual requirements. PWD should be directly in charge and involved in the decision making process. Support may also be linked to behavioural factors such as emotional developments, physical aspects, crisis intervention and communication. Sheltered and supported employment schemes can be costly to operate. Research from the US by Dowler and Walls (2014) reveals that whilst the monthly costs for supported and sheltered employment schemes are similar, the cumulative cost of sheltered employment is almost three times that of supported employment.

According to the NDA (2009) sheltered work has been defined as 'work undertaken by people with disabilities in workshops specifically established for that purpose. People working in sheltered workshops retain their social welfare benefits, typically Disability Allowance (DA), and usually receive a small discretionary additional weekly payment from the work provider'. Transport to and from work is usually provided. The NDA report (2009) states there are 8,200 people engaged in HSE funded activities on the work spectrum, which includes voluntary work, sheltered work, sheltered employment and supported employment. Of these, some 4,700 are in some form of sheltered employment. Sheltered employment covers a wide spectrum of provision in Ireland and is characterised by low skill levels, minimum wage and hugely restrictive career progression possibilities.

For the intending entrepreneur with a disability, there is an omission in the Irish policy domain. While significant effort is being made for labour market activation with supported employment, in the open labour market few similar measures are in place for PWD. The issue remains that despite sheltered work programmes and supported employment schemes, unemployment rates amongst PWD are persistently high according to Schmidt and Smith (2007). Coleman, Sykes, and Groom (2013b) argue that on all key employment measures examined, PWD of working age are at a disadvantage compared to non-disabled people. They are less likely to be in work, less likely to be economically active, more likely to be unemployed and tend to be unemployed for longer. In an Irish context the ESRI (2013) point out that the employment rates for PWD continue to be lower than other European countries and argues that a renewed policy focus needs to encourage greater economic participation. This prompts questions on the barriers that exist amongst PWD which is the focus of this research and are discussed in Chapter Three. The possibility that entrepreneurial activity could circumvent traditional barriers needs further research.

The link between poverty and disability is a well-established one according to the NDA (2006). Statistical information is available in relation to PWD and employment and this is discussed later in this Chapter. There is no comprehensive data available on the number of PWD and start-ups or on PWD seeking assistance to grow their businesses. This area seems to be a gap in national data on start-ups and on entrepreneurial activity in general in Ireland for example GEM (2012) does not include this information. It is argued that there is a fundamental lack of joined up thinking between the different agencies responsible for enterprise development and employment and bodies responsible for disability support services.

This section explored the international context around disability strategies. It also addressed sheltered and supported employment using evidence from Ireland and internationally. It can be noted that whilst significant focus and resources are channelled into sheltered and supported employment at present, a similar focus is not evident in relation to self-employment. This limits the range of opportunities to labour market participation for PWD. It is asserted that whilst well intentioned sheltered and supported employment schemes often relegate PWD into low skill and poorly paid work with little prospect of progression and no autonomy or independence. However, it must also be conceded that entrepreneurship is not a panacea as Jones, Mascarenhas-Keyes, and Ram (2012) caution that self-employment may represent downward mobility as workers effectively exchange secure low paid employment for insecure low paid self-employment. It remains unclear if this holds true in an Irish context amongst PWD. Equally, Carter (2010) argues the financial rewards for entrepreneurship are largely unknown and the evidence is mixed. She suggests that individuals may experience a sustained and dramatic financial loss when moving from employment to self-employment.

2.7 Alternative Perspectives of Entrepreneurship

The purpose of this section is to critically examine alternative perspectives of entrepreneurial endeavour. It is argued that additional perspectives such as social entrepreneurship provide a broader framework for participation of PWD which is the focus of the current research. To date Irish enterprise policy has been dominated by a discourse on 'picking winners' identified primarily as High Potential Start-ups (HPSU). According to the OECD (Entrepreneurship at a Glance 2013) high growth enterprises represent a very small proportion overall, usually only 2%-4%. This is articulated as companies with an average annualised growth rate of 20% per annum over a three year period. Edelman, Brush, Manolova, and Greene (2010) suggest that growth in minority entrepreneurship (ME) is often considered a sign of entrepreneurial success but not all small enterprises choose to grow.

Likewise, the Entrepreneurship Forum Report (2014) stresses the overemphasis on specific cohorts such as hi-tech start-ups, life sciences and medical devices. It argues this may be counter-productive as it can suggest to many potential entrepreneurs that their ideas are less valuable. The Report stresses that support needs to be provided for all start-up ventures and a

more holistic approach needs to be adopted. There is very limited reference to entrepreneurs with a disability or other minority groups such as travellers, youths and seniors.

Ireland's enterprise support infrastructure highlights gaps in the potential entrepreneurship pool and suggests that targeted support for minority groups should form part of the enterprise support agenda. This issue is also highlighted in the OECD (2013) which suggests that a 'one size fits all' approach can reflect the lack of ability of mainstream support agencies to really understand the diverse needs of the target groups. This is further discussed in Chapter Six of this research.

A recent Irish example (January 2014) of a targeted support agency initiative is Enterprise Ireland's HPSU Female Entrepreneurship Unit. This unit was established with the specific purpose of assisting a strategy to support 'ambitious women to grow scalable businesses'. This initiative has numerous aims which include the identification and promotion of role models, dedicated competitive female funding initiatives, sponsorship of events and awards, the provision of supporting roles to existing and new networks, and a dedicated ambitious women section on the corporate website. Friday 24th January 2014 saw the launch of an online networking platform for female entrepreneurs. This research argues that this approach could be extended to include entrepreneurs with a physical disability.

The concept of social entrepreneurship emerged in the 1980s at Ashoka. Ashoka is a global association of more than 3,000 of the world's leading social entrepreneurs founded by Bill Drayton in 1980. Dees (2007) argues that The World Economic Forum openly embraced the concept of social entrepreneurship. Dees (2007) is convinced that social entrepreneurs, operating outside of the constraints of government, substantially improve our capacity to discover and apply effective answers to social problems. The GEM Report on Social Entrepreneurship (2011) states that social entrepreneurship ventures differ in the range of emphasis on social and business goals. The GEM (2011) Report identifies four categories of social entrepreneurship. These are pure social entrepreneurial activity, pure commercial entrepreneurial activity (where the individual launches or runs a commercial organization that has no particular social goals); intersecting social and commercial entrepreneurial activity (where the individual launches or runs one and the same organization that is both commercial and social in nature) and simultaneous social and commercial entrepreneurial activity (where the individual launches or runs both a social and commercial organization which are different entities). Zahra et al. (2014) stress that different countries place different emphasis on social, economic and environmental wealth. Social

entrepreneurship is of increasing interest and focus at EU level and this is filtering down to the national context too. 'Social Entrepreneurship in Ireland' published by Forfás in 2013 acknowledges the significance of social enterprise to the country and argues this emphasis is also considered in the current Programme for Government (2011-2016) and the Action Plan for Jobs (2012). According to Forfás (2013) the social enterprise sector currently employs 25,000-33,000 in over 1,400 social enterprises with total income of 1.4 billion euro. Forfás (2013) argues that social enterprise is a small but growing part of the enterprise base and eco-system and has further potential to grow. Finally, Forfás estimates that if Ireland's social enterprise sector were to approach average EU levels of output or reach the goals identified in the Europe 2020 Strategy, 65,000 jobs could be created. Katz and Kauder (2011) argue that the tremendous growth in social enterprises over the past twenty years has created new opportunities for PWD. Parker Harris, Renko and Caldwell (2013) suggest that many successful social entrepreneurs (SE) solve problems they personally encounter. PWD may therefore be uniquely placed to become SE due to their experience with discrimination and the need to create innovative solutions in a society that systematically disadvantages them. In an Irish context examples of this are Caroline Casey in Kanchi, Mark Pollock of Mark Pollock Trust and Jack Kavanagh of Jack Kavanagh Trust. These examples collectively demonstrate the powerful contribution that PWD can make in the sphere of social enterprise. In soliciting participants for this study, two were located in the social enterprise domain and this again reinforces the potential contribution of SE to facilitate active participation in the labour market by marginalised groups such as PWD. Enhanced levels of social entrepreneurship should come to symbolise a healthy society according to Dees (2007). Parker Harris et al. (2013) argue that social entrepreneurship has been gaining traction as an alternative employment strategy for the disabled. As previously mentioned, there is a paucity of research on the experience of social entrepreneurs with a physical disability in Ireland. According to GEM (2011), internationally, those aged 25-34 and 35-44 have the highest inclination towards Social Entrepreneurship Activity (SEA) with average rates of 2.21% and 2.18%. Younger people aged 18-24 display involvement of around 1.95% and this is followed by those aged 45-54 at (1.87%). Only 1.33% of adults aged 55-64 are involved in SEA. The closer an individual is to retirement age, the less likely he/she is to start a social venture. Thus, younger people have a much higher propensity to SEA activity than older adults. This suggests that, at a global level, individuals who have launched their career but are still quite young are the most likely to start a social venture. Both of these factors are explored further in Chapters Five and Six in the context of entrepreneurs with a physical disability. According to GEM (2011) it is evident that the propensity to engage in

SEA is related to educational attainment levels. This reflects evidence presented in relation to entrepreneurial activity in general.

The level of social entrepreneurship in the European Union varies greatly between countries. Social enterprises account for one out of four new enterprises set-up every year in the European Union generally, and up to one out of three in Finland, France and Belgium. Social entrepreneurship comprises 7.5 % of the active population of start-ups in Finland, 5.7 % in the United Kingdom, 5.4 % in Slovenia, 4.1 % in Belgium, 3.3 % in Italy, 3.1 % in France. GEM (2011) does not include figures for social entrepreneurship activity in Ireland. For some time Zahra et al. (2014) argue that researchers have linked charitable contributions, financial success, and business creation with the social role of entrepreneurship. Shepherd and Patzelt (2011) posit that the role of SEs is much larger, more profound, and has a greater impact than traditional views would suggest. This enhanced role encapsulates the full variety and impact of social entrepreneurship. Likewise at EU and OECD level there is a growing awareness and acknowledgement of the impact that social entrepreneurship can have in generating a significant impact on society, the environment and local community. It is also acknowledged (Social Innovation Europe 2012) that social entrepreneurship can contribute to smart growth by responding with social innovation. The Social Business Initiative (SBI) was launched by the European Commission in November 2011 with the aim of fostering a favourable environment for the development of social business (SE) in Europe. The programmes consist of three main aims. Firstly, the focus is on the creation of opportunities for enterprises to obtain funding. Secondly, there is a requirement to increase the visibility of social entrepreneurship. Finally, improving the legal environment of social business is deemed desirable.

A recent addition is the European Award for Social Entrepreneurship and Disability: Promoting Social Investment was unveiled in October 2013. The aim of the award is to support social entrepreneurship projects and to contribute to giving people with disabilities a principal part in the new European model for sustainable economic growth, linked to schemes such as the Europe 2020 Strategy, the Social Investment Package or the Social Business Initiative (previously discussed). Gregor Demblin, an Austrian entrepreneur with a disability, won the award and received the prize for his project 'Career Moves' which tackles the problem of unemployment for people with disabilities using information technologies. A project entitled 'Wheelmap Education Program', addresses accessibility of public spaces aimed specifically at children, teenagers, students and teachers, was submitted by Raul Aguayo-Krauthausen, a German social

entrepreneur and was highly commended. Awards like this enhance the visibility of EWD and provide role models for PWD. Role models are frequently absent and can exert a powerful message encouraging PWD to pursue their goals.

Research by Parker Harris et al. (2013) and Katz and Kauder (2011) indicates that the social enterprise sector provides considerable scope for PWD to contribute to the economy. It is the antithesis to dependency that welfare status can enable or even encourage entrepreneurship. It is argued that diversity is an economic strength as many market opportunities originate from the specialist knowledge or experience brought by migrant groups and groups encountering discrimination in the labour market such as ethnic minorities and the disabled.

This section has outlined and critically explored social enterprise in Europe and in Ireland and argues this may provide a viable realistic alternative for PWD. The next section addresses alternative perspectives of entrepreneurship arguing that broader perspectives may embrace a more inclusive approach to entrepreneurship.

This Chapter concludes with some sceptical arguments around over-stating the significance of entrepreneurship particularly amongst minority groups. This is an important contribution to the current discussion as it highlights some of the complexities inherent in the current discourse around the benefits of entrepreneurship. Firstly, according to Verduijn and Essers (2013), western governmental discourse in entrepreneurship implies a structural grand narrative of entrepreneurship believed to make a significant contribution to the economy with an implicit responsibility to deliver economic results and growth. This notion romanticises the entrepreneur as having supremacy to create wealth for all and liberate and elevate those in a marginalised position as key drivers of economic and personal growth. Equally, Drakopoulou Dodd, Jack and Andreson (2013) argue that entrepreneurship is now considered a panacea for all economic and social inclusion. They suggest that culture and context influence the social constructions of entrepreneurship and entrepreneurial options. Whilst entrepreneurship is generally viewed a 'something good', Verduijn and Essers (2013) question the emancipatory and elevating powers of entrepreneurship. This resonates in a pre-supposed western archetype of the entrepreneur (being white and male). Ahl and Marlow (2012) stress that the potential value of entrepreneurship is distinguished as the basis for opportunistic individualism. This facilitates the achievement of human potential for creativity and innovation. Contained within this concept of entrepreneurialism is the notion of individualism and inclusiveness. Ahl and Marlow (2012) argue that despite a

benign image of entrepreneurship as a meritocratic field, closer evaluation suggests limitations and essentially a masculine bias where men dominate as high profile entrepreneurial role models. Media emphasis on successful male entrepreneurs reinforces this perception which excludes others. Alvarez and Barney (2014) posit that failing to understand the economic and growth potential of different entrepreneurial opportunities has limited the potential towards poverty alleviation. As revealed in the literature, (GEM 2014, Hmieleski and Baron 2009) growth is a relatively rare but highly desirable entrepreneurial outcome. It is tempered by market conditions, serendipity and institutional environment. It is acknowledged the choice of sector can strongly limit the growth capability of the enterprise (Alvarez and Barney 2014, Marlow and McAdam 2014). Equally, Blackburn and Ram (2006) explore social inclusion and entrepreneurship and argue that it may be over-optimistic. This issue is further explored in Chapter Three. Blackburn and Ram (2006) urge a cautionary approach arguing that free enterprise and entrepreneurship bring with them their own types of exclusion. They suggest that becoming self-employed is one variant of employment. Empowerment is a central pillar within social inclusion. However, caution must be exercised to avoid over-inflated expectations of the role of entrepreneurship and social inclusion. Finally, the quantity versus quality debate needs articulation such as the UK experience of minority entrepreneurs (ME), specifically those from ethnic minorities. Quantitative expansion can lead to a proliferation of low quality, low value added businesses competing against each other in an overcrowded marketplace with low growth capacity as a result (Jones and Ram 2013). Notwithstanding this, entrepreneurial endeavour can provide tremendous opportunities for labour market participation to marginalised groups such as PWD.

2.8 Conclusion

This Chapter has set the scene and context for the current research. It provides a comprehensive overview of the entrepreneurial landscape impacting on EWD in Ireland. This Chapter highlights current deficits in entrepreneurship policy in the inclusion of marginal groups such as PWD but also stresses the disadvantaged labour market situation and poor levels of educational attainment amongst many PWD in Ireland. The Chapter critically explored the core tenets of entrepreneurship policy, supports and the entrepreneurial eco-system in Ireland and the EU and discussed the implications for EWD. Entrepreneurial education and training in Ireland were reviewed in the context of supporting EWD. The Chapter further presented the context of entrepreneurship and disability by discussing the changing and evolving approaches to disability

internationally and in Ireland. The EU Disability Strategy and the National Disability Strategy were explored along with disability supports in Ireland, mainstreaming of service provision and social inclusion. In combination, these issues illuminate the marginalisation and disadvantage encountered by PWD. Disabled populations were profiled by age, gender and educational attainment again, demonstrating a disadvantaged position in society for PWD. The poor employment situation of PWD and strategies to encourage greater labour market participation and activation were critically analysed. Approaches to labour market integration such as sheltered and supported employment for PWD were also analysed. It is asserted that, whilst well intentioned, such schemes often relegate PWD into low skill and poorly paid work with little prospect of progression and no autonomy or independence. An analysis of inclusive entrepreneurship with a particular focus on social entrepreneurship also featured. Social enterprise may provide particular opportunities for PWD. The primary argument emerging in this Chapter is that without inclusive measures and policies substantial barriers to labour market engagement amongst the disabled continue. Opportunities for the exploitation of entrepreneurial endeavour are therefore likely to remain limited for PWD unless a more constructive approach is implemented. This aspect relates specifically to the research questions which critically explore the motivations and barriers encountered by PWD. The Chapter argues that alternative perspectives such as social entrepreneurship provide broader frameworks to the current discourse on entrepreneurship and may encourage participation of PWD which is the focus of the current research. The Chapter concludes by presenting some sceptical arguments revealed in the literature which warn that an inclusive and overly optimistic view of entrepreneurship may not be a viable realistic option for many. Entrepreneurship is not a panacea.

Chapter Three: Barriers and Motivations to Entrepreneurship.

“Entrepreneurship is first and foremost a mind-set. It is a process to create and develop economic activity by blending risk-taking, creativity and /or innovation with sound management, within a new or an existing organisation.”

EU Green Paper on Entrepreneurship (2003:5)

3.0 Introduction

The primary purpose of this Chapter is to critically explore traditional and emerging views of entrepreneurship and to explore the motivations and barriers to entrepreneurship. The argument developed in the Chapter suggests again that broader perspectives of entrepreneurship need to be embraced for a more inclusive approach. The motivations to become an entrepreneur are explored and prompt a range of responses. This Chapter argues that mixed motivations reflect the reality for most entrepreneurs (Jones et al. 2012). Push and pull (opportunist / necessity) factors form part of the discussion as well as a critical review of the research, reflecting the range of motivations articulated such as internal locus of control, need for achievement, belief in the effect of personal effort on outcomes, self-confidence and tolerance for ambiguity as well as willingness to bare uncertainty. Thus, there is a complex interplay between positive and negative motivations at a variety of levels. The following section explores the barriers that impede entrepreneurship. It argues that common barriers articulated for all entrepreneurs are poor business readiness, lack of start-up experience, access to finance and business plan development are some of the issues explored. Fear of failure as a disincentive to entrepreneurial activity is also considered. Discrimination, lack of confidence and low self-esteem, a dearth of appropriate role models, poor health and the significance of the welfare trap are also examined as unique challenges to PWD. The significance of sector selection is highlighted. Finally, the types of supports required to enhance engagement in enterprise development and self-employment for PWD conclude the Chapter.

3.1 Entrepreneurship and the entrepreneur

Entrepreneurship has become a term that is prevalent around the world according to GEM (2013) Global Report. For a broad range of key stakeholders in society, including policymakers, academics, entrepreneurs themselves as well as for the population at large, entrepreneurship tends to be associated with economic growth and well-being of society. In essence, becoming an entrepreneur involves creating a new business venture, buying out or inheriting a business. The entrepreneurial journey was originally conceptualised by Ducheneaut and Orhan (2000), as a product of a number of social, cultural, economic and educational factors. Anderson (2005) suggests that entrepreneurship is difficult to conceptualise as it is a transformative condition. It is argued that the traditional definition of entrepreneurship as new business creation is being superseded with a wider meaning that is entrepreneurial activities within self-employment, employment, social enterprise and life (Gibb 2007). Gibb (2007) identifies individual, intra organisational entrepreneurial capacities and social entrepreneurial capacities as shown in Table 1. Gibb (2009) argue that a broad view of entrepreneurship, entrepreneurial skills and employability presents a significant challenge as it has major implications for society and institutions. Gibb (2007) further argues the need for a wider entrepreneurship paradigm and that legitimacy lies in the needs of the key stakeholders in society. Similarly, Connolly, O'Gorman, and Bogue (2006) argue that entrepreneurship is more than an economic activity, it has become a social ethos framing the '*entrepreneurial society*'. However, none of the current narrative on entrepreneurship has included or referred to the diverse needs of the disabled especially EWD. Entrepreneurship has meant different things to different people according to Sharma, Christman and Chu (1999). Gartner (1990) argues that scholars focused on one of two aspects of entrepreneurship, either characteristics of entrepreneurship such as innovation, growth and uniqueness or outcomes of entrepreneurship such as the creation of value. Bridge and O'Neill (2013) suggest that if entrepreneurship is defined solely in terms of a type of behaviour, supported by a range of attributes and skills, it assumes there are entrepreneurs in all types of organisations. Gibb (2007) further expands this arguing that a new paradigm is necessary to produce solutions for unique environments. The new paradigm lies in the needs of key stakeholders in society and is cognisant of the combined pressures of globalisation, greater uncertainty and increased complexity.

Table 1 Individual and social entrepreneurial capacities

Individual Capacities
<ul style="list-style-type: none">• To demonstrate a wide range of entrepreneurial skills.• To engage actively in the process of entrepreneurial learning.• To demonstrate strong emotional intelligence• To have empathy with and motivation towards entrepreneurial values and the life of the entrepreneur.
Social Entrepreneurial Capacities
<ul style="list-style-type: none">• To manage socially in an entrepreneurially life work characterised by high levels of uncertainty and complexity in work, family and community.• To develop sensitivity to ways of doing things in different cultures and conventional boundaries.

Source: Gibb (2007:99)

Throughout the various types of entrepreneurship, common themes emerge in the shape of a value-creating entrepreneurial competence, an entrepreneurial mind-set, or method which can be applied in multiple walks of life and not only in starting one's own business (Gibb 2002; Sarasvathy and Venkataraman 2011). Gibb (2009) argues that the concept of 'creative destruction' implies that entrepreneurs continually challenge the status quo or displace existing products or services, and replace them with enhanced or more dynamic offerings. Down (2006) suggests the meaning of entrepreneurship is juxtaposed between the individual and society. Drakopoulou Dodd et al. (2013) suggest that ideological discourse shapes national cultures which may influence individual perceptions. The recent GEM Global Report (2013) stresses that entrepreneurship has many faces and also includes business activities leading to limited or no growth. The report stresses that most entrepreneurial activity (as defined by GEM) falls under this category and ambitious growth is relatively rare. It is important to note that various forms of entrepreneurship all have important implications for socio-economic development.

Entrepreneurship is a complex and multifaceted phenomenon and this is clearly evident in the literature (Gibb 2002, 2008). According to Bridge and O'Neill (2013), there are two schools of thought on entrepreneurs. Firstly, the economy school refers to what entrepreneurs do which represents a narrower and more traditional interpretation of entrepreneurs. Secondly, the education school which refers to a much wider meaning and function. The education school proposes that as society becomes more complex people need to become more enterprising.

Rae (2010) argues we are entering a new era of enterprise following the global financial crisis and ensuing economic collapse. Many small firms during this time have demonstrated considerable resilience, flexibility and adaptability, supported by considerable personal sacrifice by small business owners. Rae (2010) suggests the old model of entrepreneurship is underpinned by capitalist growth theory and proposes a new model referred to as the 'new entrepreneurship model' which is illustrated in Table 2 below. Rae (2010) notes the existing entrepreneurial model needs to evolve beyond the economic goal of short term profit maximisation. Entrepreneurial models need to move beyond capitalism to contribute to the wider needs of society. The central elements of the old and new models are illustrated in Table 2 below.

Table 2 Characteristics of old and new entrepreneurship

Old Entrepreneurship Model	New Entrepreneurship Model
Individualism	Individual team leadership within a social context
Neoliberal capitalism	Opportunities create multiple forms of value: financial, creative, social, ecological
Opportunity pursuit regardless of resources, ethics or consequences.	Socially connected and networked
Business driven: short term, financial profitability, growth and sell out.	Collectivist and inclusive
Value creation measured only in financial terms of profit maximisation.	Ethically responsible
Exploitative and wasteful resources	Sensitive to resource stewardship, conservation and reuse.
Exclusive role models of the entrepreneur	Longer term sustainable growth and development
Founded on masculine attributes of aggression, power and conflict	Feminine values, relational collaborative, intuitive, working which complement masculine attributes of competition.
Fuelled by debt	Grassroots enterprising and resourcing

Source: Rae (2010:599)

The nature-nurture debate persists in entrepreneurship research and Bridge and O'Neill (2013) argue that different approaches suggest different solutions. Traditional trait theories suggest inherited characteristics are important, emphasising a nature approach. Conventional traits associated with entrepreneurs are achievement, motivation, risk taking propensity, strong internal locus of control and need for autonomy. In addition, other traits such as determination, initiative, innovation, trust, positivity and appropriate vision also feature within this perspective. By contrast, alternative views recognise the influence of external factors. Integrated approaches have developed to address the limitations of the nature and nurture approaches. Bridge and O'Neill (2013) propose a combination model represented by three distinct models. The first two represent the nature and nurture model and the third model is a combination. The combination model suggests that some people are strongly predisposed towards entrepreneurship, some will be located in the middle and may be classified as potential entrepreneurs whilst the remaining group are classified as non-entrepreneurs.

Humphrey (2013) argues that emotional intelligence is critical in the entrepreneurial context. Competencies associated with strong emotional intelligence include resilience, a greater capacity to manage intense emotions when working with family members, more effective working relationships with employees, customers, and other stakeholders and higher leadership ability. High emotional intelligence provides entrepreneurs with an advantage in developing new products and services and in negotiating with stakeholders. Equally, Humphrey (2013) argues entrepreneurs high in empathy will be more successful at motivating and leading their employees and supporting employees to cope with workplace stresses. They will be more attuned to their customers' wants and have higher customer satisfaction and be more innovative.

According to the OECD (2013) *The Missing Entrepreneurs* a range of skills are required when starting up and operating a successful business. Workplace skills are usually essential as a starting point. These combine generic skills that are transferable to different jobs and contexts. They include skills such as communication, team work, planning and organising skills. Generic skills are identified according to the OECD (2013) using the Programme for International Assessment of Adult Competencies which specifically highlight literacy, numeracy and problem solving. As jobs move away from manual tasks towards a requirement for deeper thinking, problem solving and complex communication, these skills are of increasing significance in the knowledge economy. Equally, entrepreneurs require job specific skills related to their business.

Thus, a premium is placed on business management and personal entrepreneurial skills such as business planning, self-motivation, assessing and managing risk, strategic thinking, maximising personal networks and motivating others. Moreland (2006) argues that entrepreneurship can be regarded as a special form of employability. Entrepreneurial skills are a component of capacity building, developing human capital and an ability to exploit opportunities in the new knowledge economy. This is further emphasised by Jain and Ali (2013) arguing the phenomenon of entrepreneurship is multifaceted and diverse. Individually designed measures should be applied for the promotion of entrepreneurship amongst a broad range of the population.

This section has critically explored the evolving meaning of entrepreneurship. It suggests that broader perspectives of entrepreneurship need to be embraced for a more inclusive approach to entrepreneurship. This is significant in the context of PWD as it emphasises the positive contribution that EWD can make to society. The entrepreneurial motivations and associated skills are now further expanded as these provide a foundation for enterprise creation. Poorly developed entrepreneurial skills may represent a significant challenge to PWD and this is a central focus of the current research.

3.2 Entrepreneurial Motivation

Kuratko, Hornsby and Nafziger (1997) argue that understanding entrepreneurial motivation is critical to understanding the complete entrepreneurial process. According to Chu, Benzing, and McGee, (2007) entrepreneurial motivation is based on a complex range of factors. Estay, Durrieu and Akhter (2013) note that the initial research focus on entrepreneurial motivation tended to concentrate on personal characteristics associated with entrepreneurship. These characteristics are identified by Estay et al. (2013) as an internal locus of control, need for achievement, belief in the effect of personal effort on outcomes, self-confidence and tolerance for ambiguity as well as willingness to bare uncertainty. Zimmerman and Chu (2013) assert motivating factors can be internal and external to the entrepreneur citing a desire for independence and autonomy, family, security, self-fulfilment, growth, financial gain as well as opportunity recognition. Estay et al. (2013) suggest the motivation to become an entrepreneur is the result of a psychological construction and explains an individual's ability to pursue goals. Thus, the motivation to behave as an entrepreneur can be considered part of an individual's self-image and need for autonomy, creativity, control, risk taking and need for accomplishment. Equally, Jain and Ali (2013) argue that entrepreneurship is influenced by intrinsic individual characteristics and extrinsic

environmental characteristics. A range of motivational factors have been identified in the literature and categorised into four primary groups (Benzing, Chu, and Kara 2009, Chu et al. 2007). These categories are identified as extrinsic rewards, independence and autonomy, intrinsic rewards and finally, family and security. Benzing et al. (2009) reveal income is a primary motivator for entrepreneurs and this is followed by job security and thirdly maintaining personal freedom and independence. Likewise, Chu (2000) reveals that primary intrinsic motivators for both male and female entrepreneurs are achievement, job satisfaction, independence and opportunity. Similarly, Jain and Ali (2013) identified motivations as opportunity for innovation, need for achievement, internal locus of control and proactive approach. However, further research by Chu (2007) argues that regional variations exist and depending on the external environment and culture primary motivations differ. Naffziger, Hornsby, and Kuratko (1994) contend that a model of entrepreneurial motivation should include the entire entrepreneurial experience encompassing behaviours that are necessary to the operation of the firm and its performance. Naffziger et al. (1994) assert that entrepreneurial motivations are based on more than personal characteristics and individual differences. Naffziger et al. (1994) states that entrepreneurial motivations are based around five groups of variables. Firstly, an entrepreneurs personal characteristics which relate to the need for achievement, locus of control and risk taking propensity. Secondly, the individuals personal environment which refers to characteristics such as family status, gender and family background in entrepreneurship. Thirdly, relevant business environment which involves consideration of the business environment is also a motivator influencing decisions. This relates to business support, societal attitudes, economic climate and accessibility of funds. Fourthly, a specific business idea, Naffziger et al. (1994) asserts the actual business and an evaluation of the model is critical in entrepreneurial motivation and the decision process. Finally, goals of the entrepreneur are identified. The entrepreneur seeks to attain personal goals through new business creation. Equally, financial security may motivate intention. Chu (2000) reveals that primary intrinsic motivators for both male and female entrepreneurs are achievement, job satisfaction, independence and opportunity. It is frequently asserted that achievement motivation is the most extensively researched phenomenon (Jain 2011, Johnson 1990, McClelland 1987, Stewart and Roth 2001). It constitutes a single driving force for successful entrepreneurship and refers to a desire for personal fulfilment and accomplishment. High need achievement individuals as entrepreneurs according to Jain (2011) are more achievement focused and more likely to exploit opportunities. Jain (2011) argues that achievement motive pre-disposes entrepreneurial engagement. More recently, Estay et al. (2013) suggest that recognition has been asserted that

entrepreneurial motivations are the result of a range of variables including personal characteristics, personal and business environment, individuals personal goal set, a viable business idea and individuals perceptions of the probable outcomes and personal expectations. The next section explores the 'push and pull' factors which may also influence decisions to participate in entrepreneurial endeavour as part of the elements of entrepreneurial motivations. Chu (2000) states that pull factors relate to positive rewards. For instance, for EWD, flexibility around duties, time worked and location may act as pull factors encouraging entrepreneurship according to Jones (2011). This is further supported by OECD (2013) research which notes that 'dissatisfaction with previous situation' is a significant pull factor however, this decreases with the age of the entrepreneur. By contrast, push factors may be identified as a lack of alternative employment or necessity and largely relate to negative consequences Chu (2000). Opportunist entrepreneurship exists when an individual identifies an opportunity and decides to start a business. Self-employment due to lack of alternatives as a result of low educational attainment reflects necessity entrepreneurship and is a consistent feature within the literature (Arnold and Ipsen 2005, Jones et al. 2012, Parker-Harris et al. 2012, Jones 2011). Heath and Reed (2013) argue that self-employment is a realistic option for entrepreneurs with a disability. But, they caution that traditional support agencies may not meet the specific needs of entrepreneurs with a disability. These factors are also evident in a recent research report published by the OECD (2013) 'The Missing Entrepreneurs Policies for inclusive Entrepreneurship in Europe'.

Research by Maritz (2015) into older entrepreneurs reveals attractive pull factors such as attractive work-life balance, flexibility, supplementing income and lifestyle. Necessity entrepreneurship occurs to offset unemployment or underemployment according to Fugueroa-Armijos and Johnson (2013). For example, Maritz (2015) identified push factors as age discrimination and lack of attractive employment options amongst older entrepreneurs. Thus, motivation for engaging in entrepreneurship is influenced by both opportunity and necessity. The overall proportion of the adult population expecting to be entrepreneurs in Ireland has also declined as has the perception that entrepreneurship is a good career choice Gem (2012). Equally the Gem (2012) report notes that necessity motivated entrepreneurship has increased primarily as a feature of the protracted hostile economic climate. It is argued that increased level of redundancies and lack of alternative employment opportunities can lead to entrepreneurial activity as the only viable choice available. The GEM Global Report (2013) states that necessity-driven entrepreneurship, particularly in areas those experiencing declines in employment, can help an economy benefit from self-employment initiatives when there are fewer work options

available. It is relevant for PWD with limited employment options. This is also pertinent in the context of the current high unemployment in Ireland. In addition, the OECD (2013) notes that half of all female entrepreneurs pursue this career option to enhance flexibility and work life balance. Jones and Ram (2013) argue that disabled employees hold more negative views in relation to their treatment at work. This could be posited as a further push factor into entrepreneurship. However, there is very little empirical research on this area and no Irish research to date on this topic.

Table 3 Primary motivators to entrepreneurship identified in literature

Motivators	All Entrepreneurs
Need for achievement	Estay et al. (2013) Benzing et al. (2009) Chu (2000) Jain (2011), Johnson (1990), McClelland (1987), Stewart and Roth (2001), Naffziger et al. (1994)
Internal locus of control and Self confidence	Estay et al. (2013) Naffziger et al. (1994)
Job satisfaction	Benzing et al. (2009) Chu (2000)
Financial gain	Benzing et al. (2009)
Taking control, autonomy and independence	Zimmerman and Chu (2013), Benzing et al. 2009, Chu et al. 2007 Chu (2000)
Opportunity recognition	Maritz (2015)
Necessity entrepreneurship	Fugueroa-Armijos and Johnson (2013), Maritz (2015)
Family security	Zimmerman and Chu (2013) Benzing et al. (2009), Chu et al. (2007)

Source: Current research

Internal locus of control according to Jain and Ali (2011) is an important entrepreneurial trait and influences motivations towards entrepreneurial activity. Internal locus of control relates to the level of personal control an individual has over outcomes through ability, effort or skill. Hopp and Stephens (2012) argue that start-up motivation and entrepreneurial self-efficacy are significant pre-cursors to the creation and future success of the business venture. Self-efficacy relates to an individuals' belief and judgement in relation to their capabilities to organise and achieve (Jain 2011, Kreuger and Brazeal 1994). A range of factors influence self-efficacy such as attainment, past performance and experience. Higher self-efficacy results in greater persistence whereas repeated failure reduces self-efficacy. Hechavarria, Renko and Matthews I (2012) argue that self-efficacy relates to the extent to which an individual can organise and effectively execute action. It

increases with experience and is linked to actual ability. Self-efficacy beliefs influence an individuals' level of motivation. Individuals with high levels of self-efficacy exert greater effort to meet commitments and attribute failure to elements within their control. Self-efficacious individuals recover quickly from setbacks and are likely to achieve personal goals. Conversely, individuals with low levels of self-efficacy do not believe they can be successful and are less likely to make a converted extended effort and may consider tasks that are overly challenging best avoided. Jain (2011) argue that risk taking propensity is a significant aspect of entrepreneurship and linked to self-efficacy.

The motivations to become an entrepreneur can elicit a plurality of motivations which is confirmed by the work of Jones et al. (2012) and Estay et al. (2013). Mixed motivations reflect the reality for most entrepreneurs (Jones et al. 2012). Thus, there is a complex interplay between positive and negative motivations at a variety of levels. Entrepreneurs are caught between the 'idealistic dream' and 'realistic opportunity'. Recently, it is acknowledged that entrepreneurial motivations are the result of a range of variables including personal characteristics, personal and business environment, individuals' personal goal set, a viable business idea and individuals' perceptions of the probable outcomes and personal expectations (Estay et al. 2013). Research by Jones (2011) and Pagan-Rodruquez (2012) demonstrate that those with a disability appeared less likely to stress the positive outcomes or motivations of self-employment such as a desire for independence, ability to explore market opportunities, rather stressing paucity of alternatives and necessity entrepreneurship. The recent GEM Report has demonstrated a larger proportion of start-ups motivated by necessity. GEM (2012) attributes this to the on-going economic climate and high unemployment rates. Kendall, Buys, Charker, and MacMillan (2006) suggest the possible range of motivations for PWD to engage with entrepreneurship as greater control over working lives (independence and autonomy), wealth creation and asset accumulation, challenging notions of dependency and offering employment due to lack of alternatives. The key argument emerging from this discussion is that entrepreneurs in general will express mixed motivations. On the whole their motivations are relatively positive. By contrast, EWD are more likely to stress the negative aspects and are effectively pushed into entrepreneurship due to lack of alternatives.

Table 4 Primary motivators to entrepreneurship for PWD identified in literature

Motivators	Entrepreneurs with a disability
Necessity entrepreneurship	Kendall et al. (2006), Arnold and Ipsen (2005)
Wealth creation and financial security	Kendall et al. (2006),
Challenges notions of dependency	Kendall et al. (2006), Yamamoto et al. (2012), Fevre et al. (2013)
Control over working lives	Kendall et al. (2006), Yamamoto et al. (2012), Fevre et al. (2013)

Source: Current research

3.3 Barriers

The purpose of this section is to explore the range of common barriers experienced by all potential entrepreneurs. This is followed by a discussion of the barriers which are identified in the research as specific to PWD wishing to establish their own business. Business readiness, lack of start-up experience, access to finance and business plan development are some of the issues explored. Fear of failure as a disincentive to entrepreneurial activity is considered. Discrimination, lack of confidence and low self-esteem, a dearth of appropriate role models, poor health and the significance of the welfare trap are also examined as they are pertinent to PWD specifically. The significance of sector selection is highlighted. The types of supports required to enhance engagement in enterprise development and self-employment for PWD are discussed.

Kouriloff (2000) argues that barriers to entrepreneurship are not the domain of one parent discipline but rather, related to psychological, socio-cultural and political variables. Kouriloff (2000) explored the range and intensity of visible and invisible barriers. The discussion in this research focuses on the range and intensity of barriers encountered by all entrepreneurs and laterally specifically EWD. Establishing any new business venture is laden with obstacles for both able bodied and the disabled (Cooney 2008). In many regards the difficulties encountered by EWD mirror those of entrepreneurs generally. According to Bridge and O'Neill (2013) at start-up stage all entrepreneurs require a range of financial, human and physical resources such as capital, family support, customers, suppliers, premises, infrastructure, management skills, confidence and information and advice. The most common barriers are articulated by Bridge and O'Neill (2013) as high entry costs, burden of government bureaucracy and the formulation of the business. The literature articulates a range of barriers experienced by all entrepreneurs. Chu et

al. (2007) reveal barriers may be bureaucratic, the business environment, complex legislation and regulation and access to finance and lack of capital. Similarly Shinnar, Giacomini and Janssen (2012) identify three primary barriers: lack of support barriers, fear of failure and lack of competency which collectively act as barriers to entrepreneurship. Jain and Ali (2013) identify barriers as insufficient social networks, inadequate supports in raising finance, psychological barriers which include fear of failure, risk aversion and feelings of lack of relevant expertise and experience, low levels of self-efficacy and inadequate and inappropriate infra-structure and legislation.

As previously mentioned, fear of failure represents another considerable barrier to entrepreneurship (OECD 2013, Shinnar et al. 2012, Jain and Ali 2013). There is a growing realisation at EU and national level that attitudes to failure need to change. The EU 2020 Enterprise Action Plan addresses second starters arguing they are more successful and survive longer than average start-ups. In addition, they grow faster and employ more people. It can be argued that failure needs to be considered more as a learning opportunity. On a more positive note the OECD Report (2013) suggests that attitudes are changing towards second chance enterprise creation which may have been reinforced through necessity in the context of the current economic downturn. This factor has also been highlighted in the recent Entrepreneurship Forum Report (2014) which stresses attitudes to failure need to change. Fear of failure for able bodied entrepreneurs which has been addressed in the literature, has not been addressed for PWD and represents a considerable gap in our understanding. Fear of failure and recovery rate in insolvency procedures are significant for Ireland. The recent GEM Report (2012) for Ireland suggests that high rates of unemployment have reduced fear of failure as a deterrent as people have little to lose. Equally, the OECD (2013) Entrepreneurship at a Glance Report suggests that very high failure rates act as a disincentive for entrepreneurs and potential creditors in an economy and this may hinder growth. By contrast, research by Hayton, Cacciotti, Giazitzoglu, Mitchell and Ainge (2013) argue that the widely held view that fear of failure is an inhibitor of entrepreneurial behaviour is flawed. Instead, they argue that fear in fact may stimulate and propel entrepreneurial behaviour. Hayton et al. (2013) are critical of the measure used by GEM (2012) and note that fear of failure is a complex mix of affect, cognitive, dispositional and behavioural factors.

Barriers to finance are also commonly identified in the entrepreneurship literature generally and specifically amongst other minority entrepreneurs (Alvarez and Barney 2014, Marlow and McAdam 2013, Parker Harris et al. 2013, Jain and Ali (2013), Shinnar et al. 2012). This may influence the sector selected where barriers to entry are low and capital requirements minimal. Pavey (2006) argues that disabled entrepreneurs exploit opportunities that relate to their specific situation. Likewise, research completed by Billore, Zainuddin, Norashfah and Yaakop Yahaya al-Hajhalkias (2010) suggest that female minority immigrant entrepreneurs (FMIE) are concentrated in the service sector and tend to enter fields related to services they were already familiar with, frequently lacking access to start-up capital and they may be deficient in training and expertise in other fields. This is further compounded by the prevailing economic climate, low consumer spending, lack of overall business confidence arising from the recession and ongoing uncertainties associated with the Euro (GEM Ireland 2012). According to GEM (2012), informal investors play a significant role in the development of new businesses. Informal investment activity, which GEM estimates to have exceeded €350 million in 2012, provides vital funding for new and developing enterprises (GEM Ireland 2012). According to GEM (2012) informal investors tend to be family, friends or work colleagues. In Ireland between 2009 and 2012, 3.7% of informal investors provided funds to entrepreneurs. It is worth noting that the European average rate of informal investment is 4.5% across 27 European countries. While access to finance is a recurring barrier for all entrepreneurs, it is argued that it is a particular barrier for EWD. Parker Harris et al. (2013) reveal that similar to entrepreneurs, entrepreneurs with a disability rely upon friends, family and personal funds when starting a business. Their research specifically revealed the disabled entrepreneurs themselves providing the funds for the business. Asset accumulation may therefore pose a significant obstacle as those with a disability are frequently described as in asset poverty unless the finance comes from a compensation award or redundancy. Thus, access to capital and under capitalisation play an important barrier and may directly influence the sector selected by disabled entrepreneurs where large amounts of capital investment are not required. Parker Harris et al. (2013) stress that access to growth capital is crucial for those with a disability to grow and develop a business. Finally, Parker Harris et al. (2013) reveal that many entrepreneurs with a disability do not manage their own finance and have limited financial literacy. Thus, training and support in financial literacy through formal classes and one to one meetings is essential.

Minority entrepreneurship has recently attracted considerable attention. Minorities refer to any group outside the majority and in this case refers to ethnic minorities, females, youths, seniors the

gay and traveller communities respectively and PWD. It is frequently asserted that those from a minority are likely to encounter additional challenges due to their unique and marginalised circumstance in the labour market. Gender has consistently been revealed as a barrier to entrepreneurship. Entrepreneurship is still considered stereotypically a masculine endeavour (Jennings and Brush 2013, Shinnar et al. 2012). Females have a lower propensity than males to entrepreneurship (Jennings and Brush 2013). In fact, women and men target different sectors and markets using different strategies and goals according to Figueroa-Armijos and Johnson (2013). Male and female motivations may differ (Chu 2000). Jennings and Brush (2013) reveal that female entrepreneurs tend to launch with lower levels of debt and equity. Similarly, Marlow and Patton (2005) explored the gendered nature of credit and suggest that females are disadvantaged. Shinnar et al. (2012) argue that due to gender stereotypes women could be more vulnerable to added challenges. Marlow and Patton (2005) comment that barriers to accessing appropriate levels of funding will have an enduring impact on the performance of the firm. Underperformance can lead such organisations into the plodder category and may impede full realisation of potential. The same may be valid for PWD in the current research. Equally, older and younger entrepreneurs may experience additional barriers. Maritz (2015) identified three prevalent barriers for older entrepreneurs which include lack of financial support, lack of information on how to start a business and complexity of administrative procedures. In addition, declining health, financial disincentives, age, discrimination and lack of awareness and opportunity may also act as barriers or disincentives to entrepreneurship. Maritz (2015) however, concedes that senior entrepreneurs may be less susceptible to these than other groups of entrepreneurs and that older entrepreneurs enjoy higher levels of human, social and financial capital. By contrast, Boateng et al. (2014) reveal major barriers to youth entrepreneurship as lack of capital, lack of skill and lack of market opportunities.

In relation to PWD, barriers identified by Parker Harris et al. (2013) show the main obstacles as education, training and information, finance, funding and asset development, networking and supports. Cooney (2008) argues that lower levels of educational attainment are just one contributory factor influential in the decision to seek employment or self-employment. The severity of the disability, perception of discrimination, physical access to buildings and employer attitudes may also act as barriers. Specific barriers for entrepreneurs with disabilities are identified in the OECD Report (2013). The heterogeneous nature of entrepreneurs with disabilities is identified as a particular challenge with the broad spectrum of disabilities. Physical presence at support agencies can present a formidable barrier for those with mobility issues or inadequate transport.

Business advisors will not necessarily have a deep understanding or empathy to the particular needs and challenges of the disabled. In addition, mentors may hold prejudices and negative perceptions of disability. They may also find it difficult to identify how a disabled person might run a business (from home or part-time). Mainstream support agencies do not always appreciate and realise how to work effectively and help them reach their potential as entrepreneurs. The OECD (2013) Report Missing Entrepreneurs highlighted the need for a better understanding of the potential for individuals to establish businesses and the barriers they may experience. Actions need to increase awareness of opportunities for entrepreneurship amongst minorities including the disabled. This needs to be supported by a range of interventions such as mentoring, coaching and start-up finance. The types of supports necessary and reasons for selecting entrepreneurship over other forms of employment need to be acknowledged. This is referred to as person centred planning and this reflects the approach proposed by Shoebridge, Buultjens, Singh and Petterson (2012) recognising that an individualised personalised case by case approach may be more appropriate. Keogh (2011) argues that in an Irish context there is scant evidence of individualised service provision and a lack of standardised needs assessment with provision typically in group settings. Keogh (2011) remains critical of person centred planning in an Irish context.

Cooney (2009) highlights the plight of developing entrepreneurship programmes for female members of the Irish traveller community. This provides a valuable insight into the issues affecting those at the intersection of discrimination and marginalisation and highlights the challenges involved in such provision. Cooney (2009) identifies a range of well documented reasons for lower levels of entrepreneurial activity in female travellers including; Gaining necessary confidence to start a business and finding adequate sources of assistance and advice, gaining access to capital, lack of mentors and advisors to sole traders, sense of isolation and adaption problems, gaining acceptance from suppliers, issues of self-management, low levels of entrepreneurial spirit, risk aversion, lack of access to business networks. WRC (2003) identified ten key themes defining the major concerns of people with disabilities in relation to their participation in the labour market. Included in these are: negative social attitudes towards disability, architectural, physical and transport barriers, the stigma of attending special schools, employer attitudes and recruitment practices, lack of disability planning, research and funding, lack of effective legislation, adverse effects of administrative and allowance systems and issues related to disclosure. Likewise, research by Gannon and Nolan (2004) note that people with disabilities face many barriers to full participation in society and that the extent of participation in the labour market has a latitude of direct and indirect effects on living standards and quality of life.

This has implications for policies regarding enterprise supports and the promotion of entrepreneurship. Undoubtedly, this has significant ramifications for both the standard and quality of life, social cohesiveness and citizenship. Equally participation in society is an important aspect of citizenship and entrepreneurship can offer the potential for a marginalised and largely ignored group to contribute positively to society and promote economic self-sufficiency and independence.

Parker Harris et al. (2013) argue the major barriers to business development are articulated as either a low business readiness barrier or a traditional expectation barrier. Low (business) readiness according to Parker Harris et al. (2013) refers to barriers relating to the lack of start-up experience as well as challenges relating to accessing finance and developing a business plan. This is further confirmed by research from the OECD (2013) which suggests that women, young people, those from an ethnic minority and those with low educational attainment are less likely to have had previous business ownership experience. The OECD (2013) also comment that the most common route to self-employment is through prior employment. However women, the young and those with low educational attainment are more likely to start from a situation of inactivity or unemployment. Previous experience or lack thereof may also present a further barrier to disabled entrepreneurs. Likewise, Wall, Dowler, Cordingly, Orslence and Greer. (2001) also noted that entrepreneurs with disabilities have low readiness levels necessary to engage in self-employment. Edelman et al. (2010) states that internet based new ventures are blind to stereotypes and discrimination due to the nature of technology and offer enormous potential for EWD to engage and suggests this may break down barriers. Likewise, Billore et al. (2010) notes that increased use of internet and technology as 14.9% of female entrepreneurs (FE) founded businesses in this sector. Vicente and Lopez (2010) argue that the level of computer usage and internet access by people with disabilities is much lower than that of the rest of the population. Dobrinsky and Hergittai (2006) stress that whilst the internet has vast possibilities for the disabled in terms of access, scarce evidence exists to suggest that many are capitalising on this resource. The issue of computer literacy relates to business readiness.

Parker Harris et al. (2013) stress that traditional expectations barriers indicate conflict into how success has been traditionally defined, stating that success for a new enterprise may not simply imply growth but also independence. Equally, McGowan et al. (2012) when reviewing FE suggest that there is a divergence between expectation and reality. Whilst aspects of entrepreneurship are highly rewarding it should not be viewed as an easy alternative to employment.

Entrepreneurial endeavour can be time consuming and demanding. Walls et al. (2001) argue that PWD are redefining the perception of success. This revised definition of success is not only financial, rather it includes control over work load, increased self-sufficiency and participation in meaningful work. McGowan (2012) stresses that expectations for FE are frequently unrealistic and demonstrate a lack of understanding of what establishing and running a business really entails. This is particularly salient in the context of the current research. Minority Entrepreneurs (ME) tend to work long hours for low financial returns.

However not all constraints will impact on all individuals and the level of intensity will vary. This could equally be applied to the disabled. Additional barriers articulated by Cooney (2009) and likely to be shared with the disabled are social conditioning, perceptions of demands on the entrepreneur, glass ceilings, lack of role models, lack of confidence and difficulties reconciling work and family.

Discrimination against people with disabilities can mitigate their employment opportunities. Persistent prejudice in relation to productivity remains a reality for many. The World Report on disability (2011) highlights that such misconceptions not only originate from employers but indeed from the family members and the disabled themselves. Learned helplessness amongst the disabled a term coined by Kiani (2009) is disempowering and leads to dependency. Shier, Graham and Jones. (2009) suggest that employers view the spectrum of disabled as a homogenous whole and fail to grasp the diverse nature of disability.

Self-esteem is identified as a barrier to entrepreneurship amongst minority female entrepreneurs. Cooney (2009) argues that low self-esteem presents a particular challenge and responding to personal development needs can involve long term interventions and is frequently linked to low educational attainment. Again, it is argued that self-esteem is a barrier for all entrepreneurs but the impact may be more profound on PWD. Hjerm (2004) argues it is reasonable to assume that other factors such as general well-being and self-esteem improve with entrepreneurship in comparison to being unemployed. Low self-esteem and expectations also contribute to negative work participation amongst the disabled. Social isolation can also restrict access to networks such as family and friends that can enhance job search success. This is also stressed by the NDA (2006) arguing that low expectations and poor outcomes in educational attainment and low employment expose PWD to poverty and social exclusion. Other barriers include lack of confidence and assertiveness amongst ME. Shoebridge et al. (2012) argue that empowerment is

critical, the development of social capital and capacity building are vital to encourage and empower EWD to embark on the entrepreneurial journey.

An important barrier referred to as the welfare trap is found in all socio economically disadvantaged communities according to Cooney (2009). Implicit in this is fear of losing the medical card and this has particular resonance with the disabled. The NDA (2006) argues the current system generates economic dependency amongst PWD. Ironically, many of the safeguards initially introduced to protect a basic standard of living effectively now traps PWD into dependency. Riddell et al. (2010) confirm a similar situation in the UK that PWD who had placed considerable time and effort into securing complex benefits are reluctant to jeopardise these benefits by indicating a willingness to return to the labour market. The NDA (2006) argues that in an Irish context an outdated model is still operating and is diametrically opposed to the operation of a modern developmental welfare state. The NDA (2006) is critical of the dependency culture and benefits trap that many PWD find themselves confined to. The ESRI (2013) specifically stresses that the social welfare system needs to be simplified and suggests a tiered approach (proposed by Gregg 2008) depending on distance from the labour market. The ESRI (2013) acknowledge the higher costs associated with disability. Watson and Nolan (2011) acknowledge that it can equal 30-33% of average weekly income, placing PWD at a further disadvantage. It proposes that higher income disregards are retained for PWD. This implies that PWD can simultaneously retain benefits and participation in the labour market. The report also recognises retention of the medical card as particularly salient for this group and fear of losing it may act as a severe barrier and disincentive for work. The ESRI (2013) Report acknowledges that health concerns can be a barrier for PWD and stresses the importance of retaining adequate income supports for those unable to work. Specific services for PWD such as housing, transport, education, training and day centres are all identified as equally significant to ensure those severely limited by their disability can contribute and participate in society. Riddell et al. (2010) stress that the creation of a clear, transparent and equitable benefits system with carefully specified rules, responsibilities and conditions and a desire to demonstrate personalisation and flexibility is required in the future.

Jones (2011) argues that previous literature ignored the role of health in the decision to participate in the labour market. She suggests both issues apply in the context of disability where impairments may influence participation, employment and self-employment decisions. The issue of disability, health and employment has recently been addressed in the UK with the publication

of 'The Disability and Health Employment Strategy' which was presented to the British Parliament in December 2013. This progressive approach to disability and employment recognises that one size does not fit all. The strategy embraces a tiered approach to labour market activation and argues that different groups such as PWD may need a different range of supports to enable active participation. Whilst recognising that the health status of PWD may be a limiting factor in participation, health problems are more common amongst PWD. Watson and Nolan (2011) reveal that in Ireland only 43% of PWD considered their health to be good or very good. It can be argued that self-employment for PWD can offer flexibility to work around health concerns and routines. Self-employment can offer flexibility and autonomy for PWD which may be challenging in an employment context. But awareness of the impact that poor health can play in the entrepreneurial decision is critical. On-going poor health may mitigate active engagement with entrepreneurship and effectively act as a barrier.

Parker Harris et al. (2013) posit that both a lack of and access to information or being able to understand the system due to a lack of formal business training may pose a barrier to the disabled. Likewise, Shoebridge et al. (2012) found that access to business advice can be problematic for ME not knowing where to look and expressing frustration at a multiplicity of resources and lack of clarity. Government programmes while often well-meaning fail to achieve their objectives due to their complexity. It is argued that this is a central issue in an Irish context amongst EWD. Shoebridge et al. (2012) also noted that participants found government assistance programmes confusing, unwieldy and difficult to access. Equally, Parker Harris et al. (2013) stress the importance of continuing education and training beyond year one of business start-up. Parker Harris et al. (2013) stresses that programmes need to adopt a comprehensive and holistic approach. Likewise McGowan et al. (2012) when evaluating FE suggest that training and development programmes need to address the careful necessity of planning and realism. Entrepreneurship training for those with a disability is more likely to be effective when tailored to specific groups. This echoes Cooney's (2009) approach to training 'Build the Person, build the business.'

In the U.K., there is a growing recognition of the challenges in accessing government supports. The recently published Health, Employment and Disability Strategy Report (2013) attempts to address these challenges. It is argued that such a comprehensive and co-ordinated approach which links the issues of employment, health and disability is urgently required in Ireland. A further area where enterprise support agencies appear to be lacking is familiarity with new

technologies and opportunities to exploit available technologies (assistive technology) to benefit the target groups. According to Keijer and Breeding (2012), whilst ICT offers new opportunities for EWD, it also presents obstacles. This particular issue is beyond the scope of the current research.

Finally family responsibilities may present an additional barrier particularly to disabled female entrepreneurs. Clearly the range of obstacles and challenges facing those with a disability are formidable and complex (Cooney 2009). Thus, a key argument emerges from this discussion that whilst it is evident that PWD share common barriers with all entrepreneurs they experience additional double disadvantage due to their unique circumstances and nature of their disability this is summarised in Table 5 below. The obstacles to engaging in entrepreneurship are formidable for PWD. This raises the issue of how to best support the diverse needs of such a heterogenous group, marginalised, isolated from society. The next section in the Chapter addresses support networks for entrepreneurs particularly EWD.

Table 5 Summary of barriers to entrepreneurship identified in the literature

Barriers	Entrepreneurs	ME	EWD
Financial			
Access to finance, lack of capital	Chu et al. (2007), Jain et al. (2013), Bridge & O'Neil (2013)	Billiore (2010), Alvarez & Barney (2014), Ram et al. (2008), Boateng (2014)	Marlow & McAdam (2014), Parker Harris et al. (2013)
Human			
Lack of support barriers	Shinnar et al. (2013), Chu et al. (2007), Jain et al. (2013),	OECD (2013)	Parker Harris et al. (2013)
Lack of confidence	Jain et al. (2013),	Cooney (2009)	Cooney (2008), Walls et al. (2001)
Fear of failure	Shinnar et al. (2013), Jain et al. (2013), Entrepreneurship forum (2014)	Cooney (2009)	OECD (2013)
Lack of prior experience		Ram et al. (2008), Manolova (2007)	Parker Harris et al. (2013), OECD (2013)
Business environment			
Business bureaucracy	Chu et al. (2007),	Cooney (2009), Ram et al. (2008),	
Lack of information		Maritz (2015), Cooney (2009),	Parker Harris et al. (2013), OECD (2013), Shoebridge (2012)
Double disadvantage			
Gender		Jennings and Brush (2013), Cooney (2009), Shinnar et al. (2013),	
Discrimination		Marlow & Patton (2005)	WRC(2003), Shoebridge (2012), World report disability (2011), Shier (2009)
Access to transport			WRC(2003), NDA (2006), ESRI (2013)
Physical access to buildings			WRC(2003), ESRI (2013)
Benefits trap		Cooney (2009)	NDA (2006), Gannon & Nolan (2004), Riddell (2010)
Loss of medical card			NDA (2006), Gannon & Nolan (2004), Riddell et al. (2010)

Source: Current research

3.4 Supporting Entrepreneurs

The next section explores how PWD might be appropriately supported and encouraged into entrepreneurship. Social inclusion measures to foster and encourage entrepreneurial activity are argued to be significant. In addition, targeted supports, capacity building, developing a nutrient rich environment and networking are collectively significant to ignite an entrepreneurial spirit amongst a disadvantaged and marginalised group.

The concept of mainstreaming avoids separation and segregation and promotes integration and social inclusion. Increasingly the policy position of the European Commission is the creation of an inclusive society in which people with disabilities are 'equal citizens and clearly visible within our communities'. At European Union level, the increased interest in citizenship and the construction of union identity has been linked to engendering greater social cohesion. If PWD are isolated and marginalised in society, opportunities for entrepreneurial endeavour are greatly restricted. Likewise, the OECD (2013) recognises that social inclusion measures are salient and suggests a differentiated approach is necessary to enhance the take-up and impact amongst disadvantaged and under-represented entrepreneurs. The report emphasises that sensitivity is required when dealing with specific groups. According to the OECD (2013), programmes need to respond to various particular barriers to business start-up and self-employment. The nature of delivery is significant as language or physical access to buildings may be problematic. The disabled may require reassurance in relation to social security status. The OECD (The Missing Entrepreneur Report 2013) stresses that take-up rates amongst minorities can be poor and it is vital that support programmes are visible to the various minority groups. Those from disadvantaged and low income groups are less likely to have access to good networks. Conventional channels to providing information may not prove fruitful as minorities are less likely to use traditional pathways to access business support. The report stresses the appropriateness of the support. It emerged that whilst all entrepreneurs share support needs, minority groups have specific needs which must be addressed. As previously mentioned, the disabled may require support in relation to transport, physical access to buildings and reassurance about social security status. Internationally, there is an increased level of awareness of the validity and value in encouraging and supporting entrepreneurs with disabilities to start business ventures. Inclusive entrepreneurship can be applied to self-employment, starting or growing a micro or small business. Significant progress was made through the EU EQUAL programme which ran from 2002-2007. This is now located in the entrepreneurship pillar of the EU 2020 Strategy and has

the primary theme of business creation, with a second theme focused on the social economy. The actions led to the establishment of COPIE (2012) (Community of Practice of Inclusive Entrepreneurs) who advocate 'being an entrepreneur involves taking hold of one's life rather than waiting to see what others might provide.' The primary aim was to develop tools to facilitate enterprise support systems for a wide range of specific groups such as women, migrants, ethnic minorities, disabled, young and older people. The EQUAL Compendium (2008) provides a range of resources for the encouragement and support of inclusive entrepreneurship. Articulated in four key pillars as the entrepreneurial trajectory out of exclusion, these include, creating the culture and conditions for entrepreneurship, providing business support for all, providing access to corporate finance and opening up markets. This research argues that an inclusive approach to entrepreneurship needs to be more widely accepted. A move away from the 'picking winners' perspective to a more holistic approach to entrepreneurship which embraces diversity needs to be adopted. This has particular resonance for PWD wishing to engage in entrepreneurial activity.

In the UK for example, the 'Access to Work' Scheme is available (since 14 January 2013) to aspiring disabled entrepreneurs seeking support to start their own business through enrolling in the New Enterprise Allowance Scheme. The Scheme provides expert coaching and financial support for job seekers with a business idea. (www.gov.uk/government/news). From an Irish perspective social inclusion and entrepreneurship are receiving greater attention. A recent POBAL (2013) report 'Supporting inclusion through self-employment' clearly identifies PWD and recognises that an integrated, holistic approach needs to be adopted to encourage PWD to engage in entrepreneurship.

Riddell et al. (2010) argue that the encouragement of PWD into employment is driven by a social inclusion agenda and reducing expenditure on welfare benefits. However, Riddell et al. (2010) stress the potential tensions inherent in such agendas as employment or self-employment may not be the best option for some individuals as the level of support required may not be economically viable.

In order to support EWD appropriately there are a number of genuine challenges as articulated by the OECD (2013) report Missing Entrepreneurs which cites that low densities of EWD may favour mainstreaming and integration. However, research evidence (Parker Harris et al. 2013, Yamamoto et al. 2012, Gregg 2008, POBAL 2013) stresses the importance of targeted selective supports that complement generic supports. Channelling communication and information through community networks may be more effective. Interagency collaboration and co-operation has been

explored by Yamamoto et al. (2012) in the USA and POBAL (2013) in Ireland. Both research reveal a number of challenges to support EWD. Such challenges are articulated as budgetary constraints, limited personnel and diminishing resources. Interagency collaboration in Ireland could provide a pooling of expertise and finances to support self-employment for EWD. Additional challenges can be physical and organisational. Barriers can discourage active collaboration and the relationships need to be active and engaged. Yamamoto et al. (2012) stresses that support agencies need training to understand how self-employment can benefit EWD. This will support individuals to consider self-employment and entrepreneurship as a viable alternative to other forms of employment. This is referred to as person centred planning. This reflects the approach proposed by Shoebridge et al. (2012) which recognises that whilst an individualised personalised case by case approach may be more costly in the short term, it is likely to achieve more long term success than a one size fits all approach. Similarly, in an Irish context, a recently published POBAL Report (2013) 'Supporting Inclusion through Self-Employment' stresses that the importance of holistic whole person strategies which work at a level and pace appropriate to the person. The report stresses the importance of understanding issues relating to social exclusion such as isolation, low self-confidence, poor educational attainment, vulnerability, anxiety and depression. In addition, the report stresses that an integrated range of support needs to be offered seamlessly. Interagency support must be collaborative rather than competitive. This demonstrates a more nuanced approach to supporting entrepreneurship amongst PWD. Finally the report stressed the importance of asking the individual at various points along the support journey '*Am I ready, Am I right?*'.

Shoebridge et al. (2012) suggest that capacity building refers to the empowerment of individuals and communities to drive social change by strengthening capacities and capabilities to manage problem solving and drive to build personal development goals. Whitehead (2002) acknowledges that building capacity encourages entrepreneurial behaviour. Shoebridge et al. (2012) maintain that a strong work ethic, inner locus of control and self-determination in their future and risk taking propensity emerged in ME. In combination, these elements build capacity and encourage entrepreneurship. However, supporting such skills development is time consuming and complex. Empowering the individual with the potential for entrepreneurship by the provision of knowledge, resources, role models, emotional and psychological support has been found to aid other ME (Krueger and Brazeal 1994). This is referred to by Shapero and Sokol (1982) as a nutrient rich environment. Thus, the major challenge for key support agencies is identifying and developing such an appropriate nutrient rich environment for EWD. Shoebridge et al. (2012) argue that

strong role models within the family are a very significant influence for MEs. According to Ram et al. (2008) the social aspect of role models and exploiting niche opportunity structures may shape entrepreneurial motivations amongst ME.

Both formal and informal networking are essential components for entrepreneurs. Both face to face and on line through social networking, provide an invaluable opportunity to share in a larger community and partnering can help and support accessing of information, resources, business connections but may also minimise financial risk and responsibility. The GEM Report for Ireland (2012) maintained that a person who knows someone who is a recent entrepreneur is more than twice as likely to be an entrepreneur. This is significant in the context of the current research as role models and networking may pose unique challenges to those with a disability. This is frequently referred to as social capital. Likewise, Heath and Reed (2013) suggest that social capital is a necessary ingredient and that entrepreneurs with a disability tend to be low in social capital which can be a limiting factor in successful enterprise development.

Social capital is a process of drawing resources from social networks. Lasalle (2008) defines social capital as the social structures and networks that affect the economic goals and goal seeking behaviour. This definition Lasalle (2008) stresses, emphasises the impact of social structures. Similarly, Heath and Reed (2013) define social capital as the networks amongst individuals that result in access to resources such as information, ideas, emotional supports and trust. Social capital and a range of social networks are valuable in securing employment as well as starting a business. As a resource, Lasalle (2008) suggests social capital can only have a positive impact on the individual. Heath and Reed (2013) argue the benefits of social capital go beyond simply economic and business returns. Social capital is the basis for a longer, healthier and happier life. The entrepreneur is embedded into several networks which provide social capital. It is contended by Heath and Reed (2013) that those with a combination of vertical and horizontal capital experience enhanced business success. Due to the marginalised and segregated nature of the lived experience of the PWD profiled, the potential for exploiting any networking opportunities is severely impeded.

The primary argument emerging in this section is that without social inclusion and proactive supports such as targeted supports, capacity building, developing a nutrient rich environment, networking and building social capital, significant barriers to labour market participation amongst the disabled persist. Opportunities for the exploitation of entrepreneurial activities are therefore likely to remain limited for PWD.

In conclusion, Gregg (2008) put forward a proposal from a welfare model. He posits a vision of a single, personalised, conditional and supported regime where all those not engaged in work are actively encouraged to engage in securing economic activity. This is divided into three constituent groups:

- **A work ready group** – those identified as immediately job ready.
- **A progression to work group** – An immediate return may not be realistic but may be achieved through appropriate time, encouragement and support. This approach must reflect the claimants' co-ownership of the return to work process, tailored to capability and built around circumstances, based on activity that supports a clients' own path to work and link with effective support.
- **A no conditionality group** which would not be required to undertake work related activity or take steps to return to work.

Riddell et al. (2010) refers to the above grouping stresses the 'right to control' approach which has been piloted in the UK where PWD take a personal budget and funding streams to provide greater choice and control over accessing funding and services.

3.5 Conclusion

The purpose of this Chapter was to explore the motivations and barriers to entrepreneurship which are central to the research questions in the current study. To this end, the Chapter critically explored traditional and emerging views of entrepreneurship and the motivations and barriers to entrepreneurship. Broader perspectives of entrepreneurship need to be embraced for a more inclusive approach. The motivations to become an entrepreneur were explored and elicited a plurality of motivations. This Chapter argued that mixed motivations reflect the reality for most entrepreneurs (Jones et al. 2012). Push and pull (opportunist/necessity) entrepreneurship formed part of the discussion, as well as a critical review of the research, reflecting the range of motivations articulated such as internal locus of control, need for achievement, belief in the effect of personal effort on outcomes, self-confidence and tolerance for ambiguity as well as willingness to bare uncertainty. Thus, there is a complex interplay between positive and negative motivations at a variety of levels. The following section explored the barriers that impede entrepreneurship. It argued that common barriers articulated for all entrepreneurs are poor business readiness, lack of start-up experience, access to finance and business plan development. Fear of failure as a

disincentive to entrepreneurial activity was also considered. Discrimination, lack of confidence and low self-esteem, a dearth of appropriate role models, poor health and the significance of the welfare trap were also considered as unique additional challenges to PWD. Thus a key argument emerged that whilst it is evident that PWD share common barriers with all entrepreneurs they experience additional double disadvantage due to their unique circumstances and nature of their disability. The obstacles to engaging in entrepreneurship are formidable for PWD. Finally, the types of supports required to enhance engagement in enterprise development and self-employment for PWD concluded the Chapter.

Chapter Four: Methodology

4.0 Introduction

This Chapter outlines the research methodology involved in this research. The Chapter provides a rationale for the philosophical positions influencing both the research design and methodology adopted in the current study. The first section of this methodology Chapter outlines the research context of the present study. The following section poses the research questions and the research aims and objectives of the present study. This is followed by a discussion of the main philosophical positions that underlie research in entrepreneurship and sets out the rationale for the research approach adopted which is philosophically aligned to the research questions, aims and objectives of the research and research design. This Chapter provides an examination and justification of the research method, sampling and data collection adopted in this research.

4.1 Research Context

This research project is an exploratory study of entrepreneurship and disability in Ireland. As Lynch (1999) argues, the basic research questions are not only descriptive or explanatory but are also visionary. This research tries to focus on potentiality as well as actuality. It attempts to develop a concept of the alternative rather than simply accepting the given. Both elements of potentiality and alternative are central to the current research. Pittaway (2005) argues that discussions of meta theory have become a key feature of academic enquiry within social science. He posits that Burrell and Morgan's (1979) framework highlighted the role of philosophies in research endeavour and informed researchers in the complexities of enquiry, while also raising awareness about the influence of research paradigms on knowledge construction.

4.2 Research Aims, Objectives and Questions

The primary research aim is to explore the lived experience of disability and entrepreneurship in Ireland. It is argued that entrepreneurship should be a realistic option for all in society yet this is clearly not the case at present. Cresswell (2003) asserts that identifying a research problem involves specifying an issue, developing a justification for studying it and promoting the significance of the research for selective audiences. When defining a research problem it is important to emphasise that the critical goal is to add value to the body of accumulated

knowledge (Remenyi, Williams, Mooney and Schwartz, 1998). This research seeks to question and explore the barriers and motivations experienced by entrepreneurs with a physical disability (EWD) in Ireland. The experience of operating as an entrepreneur with a disability illuminates valuable insights and lessons which may contribute to business success. It aims to provide insights into the lived experience of working as an entrepreneur with a disability. This research enhances understanding by capturing the entrepreneurial motivations and barriers for both EWD and PWD. The aims and objectives of this research are;

- I. To critically review international literature and identify the key issues in relation to entrepreneurship amongst people with a disability;
- II. To conduct fieldwork using case studies of entrepreneurs with a disability (EWD) and persons with a disability (PWD) not currently engaged in entrepreneurial activity;
- III. To analyse the research findings from the present study and locate EWD in the international literature and critically explore the barriers and opportunities for this marginalised group.

The central research questions explored in the current research are;

- I. Are entrepreneurial motivations different for entrepreneurs with a disability (EWD)?
- II. What are the barriers to entrepreneurship amongst people with a physical disability (PWD)?

This research required an in-depth investigation into both EWD and PWD to gather their experience and insights into the lived experience of entrepreneurship and the perceived barriers preventing engagement with entrepreneurial endeavour.

4.3 Appropriate positioning of the current research paradigm: Positivism and Phenomenology

Collis and Hussey (2013) describe their two main research philosophies, or paradigms, as positivist and phenomenological, or interpretivist. They cite Creswell (2003) as suggesting that the positivist paradigm can be thought of as quantitative, and the phenomenological paradigm as qualitative. They suggest that the positivist stance is that the process of the research is value-free. The researcher is thus detached from what he or she is researching and regards the phenomena that are the focus of the research as objects. They believe that these objects are

unaffected by research activities and will still be there after the study has been completed. Likewise, Easterby-Smith, Thorpe and Lowe (2002) identify two main philosophical traditions in research design, i.e. positivism and social constructionism, and argue that the key concept of positivism is that the social world exists externally, and its properties should be measured by objective methods. The two assumptions that this stance makes are, (i) an ontological assumption that reality is external and objective, and (ii) an epistemological assumption that knowledge is only significant if it is based on observations of this external reality. The positivist epistemology is based around the concept that there is an objective truth and meaning and that research can attain truth and meaning. Travers (2008) argues that because there are numerous varieties of positivism, the term has very little meaning. A central assumption of positivism according to Travers (2008) is that it is possible to describe the world objectively from a scientific vantage point. At the other extreme, Collis and Hussey (2013) propose that phenomenologists believe that researchers have values, even if they have not been made explicit. These values help to determine what are recognised as facts and the interpretations that are drawn from them. The positivist and phenomenological paradigms are two extremes, and few people actually operate within their pure forms.

Lynch (1999) argues that positivism still retains a dominant position in Irish social science research. She argues that much of the policy debate surrounding inequality is framed within the language of analysis of positivism. There is little doubt that when positivist research is sufficiently critical and independent, it has the potential to facilitate social and individual reflexivity. The positivist paradigm identifies people as a unit of analysis rather than in a holistic way. Understanding their subjectivity and their relational conditions of structured inequality becomes invisible. Positivist discourse has been dominated by a culture of assumed objectivities in which the research is expected to discover the truth using reliable research instruments and rational discussion. The goal is to represent reality accurately no matter how limited that reality may be. Positivism allows methodological individualism to persist as long as it operates according to objective criteria. Additionally, it can be argued that positivism and methodological individualism focuses attention on the powerless rather than the powerful. This approach to research can act as a form of colonisation creating public images about groups and contexts of inequality over which most people participating in the research are marginalised and may have very little control. Within traditional positivist research, reflexivity is not a requirement of the research task. Lynch (1999) argues that it is possible to create knowledge and understanding through a partnership

between researcher and research subjects whilst simultaneously recognising the differences between the two positions. Oliver (1998) recognised that disabled people are beginning to influence scientific research. Such influence poses considerable challenges to positivist research in questioning the primary underlying principle the notion of objectivity, whilst positivist researchers may accept that subjectivity can be studied objectively they may resist involving subjects for fear of bias. Bergland (2007) asserts that much entrepreneurship research favours a positivist epistemology. However, Bergland (2007) concedes that this represents a shortcoming in entrepreneurship research and there is growing interest amongst entrepreneurship researchers to expand the methodological toolbox and widen the scope of enquiry. Bygrave (2007) concludes that positivist investigations of entrepreneurship run the risk of missing 'the very grail we seek', suggesting that entrepreneurs as well as the frequently mentioned attributes of entrepreneurship are removed from the context and world which they receive their meaning. Bergland (2007) continues to argue that as entrepreneurship is still young as a field of enquiry, phenomenology could serve as a powerful tool for exploring and enriching how entrepreneurs interpret and enact opportunities and risks. Equally, phenomenology can be used to explore meaningful experiences and strategies associated with different situations. The goal of the researcher is not to pursue an absolute definitive truth, instead the aim should appreciate the different constructions and meanings that individuals place on their own experience (Thorpe and Lowe 1994, Easterby-Smith et al.2002). In essence, phenomenology asserts that what we know of reality is not objective and external, rather it is socially constructed. This is directly applicable to the present research which explores the lived experience, barriers and motivations to entrepreneurship amongst the physically disabled in Ireland.

The paradigm selected for the current research is informed by the research questions, the aims and objectives of the research and the resources available. In the context of the present research this is a complex issue as it involves two variables, entrepreneurship and disability. Taking account of the aims of this research and the research questions, a positivist approach was deemed inappropriate. Individuals differ and this is acknowledged by the interpretive perspective. Garten, Johnson, and Buko (2013) argue that phenomenology has its roots in philosophy and psychology. It centres on the individual life experience and their meaning. In relation to this research, this reflects an open ended, comprehensive approach to understanding the lived experience of EWD and PWD in Ireland and entrepreneurship. Phenomenology was therefore selected as an appropriate research philosophy for the present research. Bygrave (2007) argues

that entrepreneurship is all about outliers. This is the focus of the current research, specifically the profiling of EWD. This research explored one segment of society (physically disabled) with a focus on an abstract phenomena. Barriers and motivations towards entrepreneurship amongst PWD in Ireland. According to Cresswell (2007) qualitative research is conducted with individuals when we wish to hear their voices and stimulate individuals to share their stories. Similar to research conducted by Garten et al.(2013) which focused on a qualitative method in order to explore deeper meanings present in this phenomenon. The primary aim of qualitative research is to understand the meaning of the lived experience using small subject groups with intensive, in-depth contact between the researcher and the interviewees. Easterby-Smith et al.(2002) suggest that qualitative methods have strength in understanding peoples' meanings, adjust to new issues and ideas as they emerge and contribute to the evolution of new data. In addition, it contributes to the gathering of data in a natural rather than artificial way. It is asserted that this approach best matches the overall research philosophy, aims and objectives as well as the skills of the researcher. The case studies also helped identify what meanings were most important in the lives of respondents. This approach has the advantage in providing an opportunity for the researcher to understand the attitudes and emotions involved in the lived experience. Similarly, Atkins (2013) explored the lived experience of deaf entrepreneurs and argued that in phenomenological research data is collected from individuals who have experience of a specific phenomenon. The researcher then distils the data and creates a composite description of the phenomena. It is argued that such an approach has a direct application for the current research.

4.4 Research Methodology

Berglund (2007) argues there is a growing interest in narrative discursive approaches to the phenomenon of entrepreneurship. Researchers in the narrative tradition tend to focus on the stories through which entrepreneurship actions and events receive their meaning. Equally Robson (2011) argues the research question influences the methodological approach. Cope (2005) argues the aim of phenomenological inquiry is to understand the lived experience by those who experience it directly. This is an exploratory study and as such using a qualitative approach is more appropriate. The aim of qualitative research design is to build a complex and holistic view. This research aims to build a holistic picture of the complex nature of disability and entrepreneurship. Gillham (2010) outlines several advantages utilising qualitative methods. In summary, these are identified as enabling an investigation where little is known. This is clearly

the case with the present study where relatively little is known of the lived experience of operating as an EWD in Ireland. In addition, it facilitates an exploration of the complexities which may be beyond the scope of more controlled methods. Again, this is evident in the current study. It also enables a researcher to get under the skin of a group to find out what really happens. The informal reality only perceptible from the inside and equally it facilitates viewing a case from the inside out: from the perspective of those involved. This final element is crucial in the current exploratory research which explores not only EWD but also PWD not currently actively engaged in entrepreneurial activity. Qualitative methodology uses inductive logic. This according to Gill and Johnson (2002) is the opposite of deduction as it moves to a plane of observation to the construction of explanations and theories about what has been observed. The aim of qualitative research is to understand the meaning of the lived experience normally using small groups of subjects.

The research adopts a qualitative approach using case studies to profile EWD and PWD. Burg and Romme (2014) argue that fundamentally different perspectives on the phenomenon of entrepreneurship can together provide a deeper and broader understanding than any single perspective. The current research adopts such an approach as it is an entrepreneurship study through the prism of disability.

Easterby-Smith et al.(2002) suggest there are a range of data collection techniques primarily associated with qualitative methods. Amongst the most commonly cited techniques are interviews, case studies, observation and diary methods. Less common methods according to Easterby-Smith et al.(2002) refer to critical incident techniques, repertory grid techniques, projective techniques, protocol analysis, group interviews and cognitive mapping. Case study research uses a range of qualitative and quantitative data collection methods which are discussed in the next section. A justification of the methods appropriate to the current study is also included.

4.5 Research Design: Case Study Method

Case studies are a frequently used form of qualitative research. Robson (2011) defines case studies as a strategy for doing research involving an empirical investigation of a phenomena in a real life context using multiple sources of evidence. Yin (2009) argues that case studies are a preferred method when the focus is on a contemporary phenomenon within a real life context especially when the boundaries between phenomenon and context are not clearly apparent. Gillham (2010) asserts that an accurate description of a case can have a greater impact than other forms of research.

Denscombe (2010) articulated a number of advantages in using case studies. Firstly, it allows the research to deal with the subtleties and intricacies of complex social situations. Specifically it enables a more holistic analysis. Equally, a case study facilitates the use of a range of methods, encouraging multiple methods to reflect the complex reality under exploration. By contrast, Bell (2010) articulates criticisms and limitations of the case study approach. The difficulty in achieving generalisations is a frequent criticism (Bell 2010, Descombe 2010). In addition, cross checking is not always possible and critics query the value of studying single events. Denscombe (2010) articulates further criticisms of case study method as lacking rigour and perception of producing soft data. Case studies may be considered overly descriptive and poorly suited to analyses or evaluation. The boundaries of the case may be problematic and negotiating access to case study contexts may prove challenging. The observer effect is a challenge noted by both Denscombe (2010) and Bell (2010). Finally, access to documents, people and settings can result in confidentiality difficulties. Cope (2005) equally articulates a range of challenges using such a qualitative approach to entrepreneurship research. Exploring the lived experience of any group is complex. Reality may also be untidy and this creates challenges reporting the findings. In addition, individual entrepreneurs interpret things differently in different contexts at different times. This exploratory study is attempting to understand complex social phenomena and applies the case study method. De Vaus (2004) suggests that case study design offers a flexible approach and is particularly suited to situations involving a small number of cases with a large number of variables. Equally, Bell (2010) asserts case studies can provide insight into peoples' lives for better understanding, it is suited to the current exploratory research.

Gillham (2010) stresses that case study research is not uniquely concerned with qualitative methods, rather all evidence is combined. Yin (2009) suggests that case study evidence may originate from six main sources: documents, archival records, interviews, direct observation and physical artefacts. Gillham (2010) argues that combining different methods holistically presents a true picture with confidence. The current research uses interviews, documentary evidence and observation and these are discussed in greater detail in the following section. Yin (2009) argues that by incorporating multiple sources of data, a chain of evidence will emerge and enhance the quality of the analysis. Gillham (2010) argues that it is significant in case study research to look for different types of evidence, what people say, what you see people doing and what they make or produce and what the documents illustrate. Collectively and in combination, this evidence must be linked and woven into the case narrative.

4.6 Data Gathering and Case study method

Data Collection: Observation

In case study research according to Gillham (2010) observation as part of the data gathering techniques has three primary elements: watching what people do, watching what people say and sometimes asking clarifying questions. Observation can be two primary kinds, either participant or detached structured observation. Gillham (2010) stresses these two are quite distinct and yield different kinds of data. Gillham (2010) argues the overpowering validity of observation is that it is the most direct means of obtaining data. It represents not what has been written or what people say they do. It is what they do in reality. A frequently cited limitation of observation is that it is both fallible and highly selective. It is also time consuming as familiarity with a case takes time. Observing people is slower than asking them about what they do. Finally, data from observations may be difficult to collate, analyse and prove problematic to write up.

Gillham (2010) asserts that observation as a case study method of data gathering can be used in a variety of ways;

- As an exploratory technique used to assist case research in the clarification of directions and methods;
- As an initial phase to be superseded by other methods;
- As a supplementary technique providing illustrative dimension, whilst this might appear superficial it can be powerful in complementing other techniques;

- Finally as part of a multi-method approach which Gillham (2010) argues is central to case study research and refers to the concept of convergence, using different types of evidence gathered in different ways.

Data Collection: Detached Observation

Gillham (2010) asserts this assumes a fly on the wall approach and is distinct from participant observation. It is useful when systematic observation is required.

The table below clearly illustrates that detached observation is located in the scientific observable and measurable area. Gillham (2010) suggests that this method should be used sparingly as it is time consuming and yields limited specific information.

Table 6 Case study data collection: Observation types

Participant Observation	Detached Observation
Mainly descriptive	Mainly analytical
Qualitative	Quantitative
Subjective humanisitics	Objective
Emphasise meaning and interpretation	Emphasis on observed behaviour
Largely informal	Formal and disciplined
Flexible on information collection	Highly structured
Analysis interpretive	Analysis quantitative

Source: Gillham (2010:52)

Data Collection: Participant Observation

Gillham (2010) suggests that participant observation hinges on building trust amongst participants and clearly explaining the purpose of the research. Gillham (2010) asserts that people will disclose a great deal if they trust you. Participant observation as a research technique and method of data collection has, previously been applied to entrepreneurship research according to Hogan, Dolan and Donnelly (2011). It is suggested that observation is appropriate as entrepreneurial action is an activity constructed through daily routines. The current research employed participant observation of each of the EWD over a one day period which revealed the minute details of their everyday lived experience. Yin (2009) argues that the case study should take place in the natural setting of the case. All EWD were visited at their respective enterprises,

interviewed and observed directly. This observation served as another useful source of evidence in the current study and provided a rich view and detailed account around everyday routines.

Data Collection: Documentary Evidence and Records

Yin (2009) suggests that documentary evidence is likely to be relevant to every case study and that it plays an explicit role in data collection in case study research. However, Hogan et al. (2011) acknowledge that the use of documentary evidence tends to be rare as a data collection method. Gillham (2010) states that documents can be letters, policy statements, regulations and guidelines. This can provide a framework to an informal reality. Yin (2009) acknowledges that such documents are useful even though they may contain inherent bias. Documentary evidence may corroborate and augment evidence from other sources. The current research employed documentary evidence on each of the EWDs which substantiated and supplemented evidence from other sources in the current study. Yin (2009) suggests that a range of documentary evidence may be appropriate. Some documents were news clippings and articles appearing in the media as well as internet websites of the EWD enterprises.

Data Collection: Interviews

May (2011) asserts that interviews yield rich insights into individuals experience, opinions, values and attitudes. Easterby-Smith et al.(2002) assert that interviews can be conducted in a wide range of approaches. For instance they can be highly structured and formal or alternatively relatively unstructured. Thus, the term is frequently used to describe a broad range of interview types. Jones (1985) cited in Easterby-Smith et al.(2002) asserted that the primary reason for conducting qualitative interviews is to understand how individuals construct the reality of their situation formed from the complex personal framework of beliefs and values, which they have developed over their lives to explain and predict events in the world. Gaining insight is critical in the process.

Interviews are a commonly used method of data collection. A significant advantage of interviews is their flexibility as interview responses may be developed and clarified (Bell 2010). Interviews facilitate direct contact between the respondent and the researcher which allows more probing questions and clarification of responses if required. Interviews however, have a number of shortcomings. Firstly, they may be blemished by potential bias from either the interviewer or interviewee. Secondly, the quality of the research data is completely dependent on the interaction

between the interviewer and the interviewee and finally the quality of the data depends on the clarity of the interviewers questions, style and prior knowledge. Yin (2009) argues that the interview is an essential source of case study information.

Yin (2009) identifies a range of interview styles and forms which range from open ended, focused, formal and survey. A focused interview is where the interviewee is interviewed for a limited amount of time whilst the style may be informal and conversational a set format is adopted. Alternatively, in an unstructured interview, the interviewee leads the way. Gillham (2005) asserts that unstructured interviews are useful as an initial technique or where the individual may be constrained in some way. This has the advantage of diversity of data and enhancing an understanding of someone else's perspective. It is argued that unstructured interviews would not reveal sufficient information as a data collection method in the present study. A formal type of survey interview involves a more structured approach and is frequently associated with survey research according to May (2011). This facilitates validity checking as the interviewer directs respondents to questions on an interview schedule. Explanations are standardised in this approach and there is little scope for deviation. May (2011) argues this approach facilitates comparability. Structured interviews allow little scope for individual opinions and were therefore not deemed appropriate for the current study.

Finally, Thomas (2009) argues that semi-structured interviews provide an opportunity to combine the structure of a range of issues as well as the freedom to follow up as necessary. Open ended interviews according to Yin (2009) are the most common form of interview adopted in case studies. Interviewees are asked for facts as well as their own opinions about certain issues. The advantages of semi-structured interviews are that they facilitate the collection of the data required, provide an opportunity for the researcher to explore the views and opinions of the interviewees and finally are sufficiently structured to facilitate direct comparisons between respondents. This approach allowed interviewees to expand and elaborate issues raised. A semi-structured interview approach was adopted for the present study as it facilitated in depth interviews and full discussion and assisted the exploration of additional issues raised by respondents. The semi-structured interviews with all interviewees were dominated by open ended questions, designed to elicit the views and lived experience of the interviewees themselves.

An interview schedule was developed for each group (EWD and PWD) and is included in the Appendices. The interview schedule acted as Thomas (2009) suggests as an aide-memoir containing the significant points to be explored. The framework agenda identified issues, possible questions, probes and follow up areas for exploration.

The interviews were semi-structured in nature, consisting of six (EWD) and four (PWD) and lasted a minimum of one hour and a maximum of two hours. All EWD were visited at their place of business which facilitated greater insight through observation and follow up questions. The issues explored in the interviews for EWD included challenges in establishing a business, the type of support experienced by the business from the development agencies, the barriers in accessing finance and other critical resources at start-up faced by the entrepreneurs and future growth intentions a brief overview of career to-date; why did they take the self-employed route? Is there family background of self-employment or entrepreneurship? The interview also explored barriers experienced by the entrepreneurs themselves, key informants, and the supports received from various groups as well as their views on the type of supports which could be beneficial. By contrast, the interviews for the PWD not currently actively engaged in entrepreneurship whilst initially similar in terms of exploring family background, profile, educational attainment and prior experience and also sought to establish if the individuals had ever considered entrepreneurship as a viable career option and what barriers did they perceive might impede them? The interviews were specifically designed to allow the researcher to probe deeper into areas revealed and interviewees were encouraged to expand and further develop points raised.

The interviews were audio recorded, transcribed and then analysed and interpreted by the researcher. As the sample is limited in size, it is recognised that their experiences may not be representative of all disabled entrepreneurs. However, the research is exploratory in nature and aims to illustrate the challenges faced by some disabled entrepreneurs in an Irish context. The case study analysis provides new insight and knowledge into the lived experience of EWD.

4.7 Implementation

The research design consisted of three phases. A critical review of the international literature to identify the key issues. Preliminary in depth semi-structured interviews with key informants were conducted with either volunteers or strategically selected individuals whose everyday contact with

entrepreneurs and support agencies made them ideally placed. Amongst the key informants were representatives from Spinal Injuries Ireland, Disability Federation of Ireland, Kanchi, Southside Partnership Disability Interest Group and Dublin City Enterprise Board. This process aided the identification of successful EWD and was completed prior to the commencement of the case studies. Following completion of discussion with key informants the generation of material and fieldwork for the case studies commenced.

4.8 Instrument Testing

In order to establish the content validity of this research instrument, both semi-structured interviews were piloted to improve the clarity of the questions, format and instructions. Thus, an EWD and PWD case study was undertaken prior to the commencement of the data collection. According to Yin (2009) the pilot case is formative in assisting in the development of relevant lines of questions. The selection of the pilot cases in the current study were as Yin (2009) suggests, based on convenience, access and proximity. The experience of piloting case studies for both groups proved informative and insightful. It also highlighted areas that required attention and refinement. The pilot case study consisted of a semi structured interview lasting a maximum of one hour and time observing the individual. Their comments and feedback were incorporated into the final instrument revisions after careful consideration and discussion with supervisors.

4.9 Case Study Research

Phase One: Identification and Selection of Case Studies

The purpose of this three phase exploratory research study to explore a sample of six case studies consisting of entrepreneurs with a physical disability (EWD) to reveal the lived experience. The first phase was a qualitative exploration of the experience of disabled entrepreneurs by collecting primary data using one-to-one interviews and subsequently developing case studies from six physically disabled entrepreneurs using both the primary data collected, documentary evidence publicly available on their business and direct observation. The selection and identification of the disabled participants was through personal direct contact identified by key informants which, it is argued is appropriate for such a hidden and dispersed population. Due cognisance was taken of the profile and composition of this group in terms of

age, gender and nature of their disability (acquired versus congenital). The level of an individuals acquired injury has not been used as a delimiter.

De Vaus (2004) argues the validity of case studies is enhanced by the strategic selection of cases rather than the statistical selection of cases. The current research strategically selected entrepreneurs with a physical or sensory disability. As statistics are not a concern in phenomenological methods (Bergland 2007), sampling in the present research was purposive, focusing on identifying a manageable and relevant group of individuals with whom the investigated phenomena was pertinent. The primary purpose was to gain insight into the phenomena. Likewise, Silverman (2005) argues that purposive sampling requires the selection of a case suitable and appropriate to explore the research question, the parameters of the population must be carefully considered.

All interviews were audio recorded and later transcribed verbatim using Microsoft Word. At the outset of each interview permission was sought from all participants in advance. All participants were assured of the confidential and anonymous nature of this research. All participants were required to sign a consent form prior to the commencement of the interview. A copy is included in the Appendix B. In addition, this research process was passed with consent from Waterford Institute of Technology's (WIT) Ethics Committee.

Phase Two: Interviews PWD

This phase was informed by the research issues revealed in Phase One. The semi-structured interview was the preferred type of data collection procedure in this instance due to the economy of design and the rapid turnaround of data collection. Each participant was sent a covering letter explaining the nature and purpose of the research and a consent form guaranteeing anonymity and confidentiality. Four PWD were interviewed who are not currently actively engaged in entrepreneurship.

Phase Three: Data Analysis

The final phase relates to data analysis. The interview transcripts were generated following the audio recording during the data collection phase. A thematic coding approach was adopted in the present study. Thematic coding according to Robson (2011) is viewed as a straightforward general approach to data analysis. Thematic coding was used in the present research reporting the experiences, meaning and reality of participants. A number of techniques were employed in

the identification of themes in the current research. Firstly, most obviously, Robson (2011) identifies repetitions as a theme recurs. Secondly similarities and differences as systematic comparisons were made across the data. This proved insightful in the current research.

The validity of results can be strengthened by using more than one method to study the same phenomenon. This approach is referred to as triangulation. Triangulation according to Gill and Johnson (2002) should have greater validity and reliability. Robson (2011) suggests that data triangulation using more than one method of data collection (observation, documentary evidence and interviews) collectively enhances the validity and reliability of the current research. The case studies profiled amongst EWD and the semi-structured interviews amongst PWD combined provide the triangulation of data necessary to enhance validity and reliability in this exploratory study. In the current research, generalisations are challenging due to the small sample size and context specific situations in which all interviews and case studies were conducted. In essence this research seeks insight into the lived experience of working and operating as a EWD and explores the challenges experienced by those PWD in Ireland.

4.10 Ethical Considerations

Robson (2011) suggests that ethical aspects are considered at an early stage in the research process. The present research was presented to the Ethics Committee at WIT. All participants were contacted by telephone initially to explore if they would be interested in participating in the current exploratory research. A detailed explanation of the research purpose, research questions and aims were outlined in advance. The authenticity and credibility of the researcher was a critical element within this context. This was established through her current role as a full time academic member of staff currently lecturing on a range of entrepreneurship programmes. Rapport and trust are vital in this type of research and participants were assured of confidentiality and anonymity. All participants were given two weeks notice prior to the meeting and aware that this was entirely voluntary and that they could change their mind. A consent form was provided to each participant at the beginning of the interview. All participants were asked in advance for their consent to be audio recorded during the interview.

4.11 Limitations

This section of the Chapter outlines the limitations of the present exploratory research. It is intended that this will add focus and clearly outline the parameters of the present exploratory research. The scope of this research is initially confined to explore those with a sensory or physical disability, normally resident in the island of Ireland and aged between 18-65.

This is an exploratory study using a small number of case studies. It is not intended to be representative of a population. The initial case study method may attract criticism due to its lack of representativeness, reliability and validity which could potentially reduce the ability to generalise from the present research. This study does not claim to be representative of the disabled population engaged in entrepreneurship.

4.12 Conclusion

This Chapter sets out the methodological approach adopted in the current research. It argued that a qualitative approach to the research design is appropriate given the exploratory nature of this research. The methodological approach is justified as appropriate to address the research question, aims and objectives. A case study approach using semi-structured interviews, documentary analysis and direct observation was adopted to explore EWD. The PWD were interviewed using a similar interview agenda to reveal the perceived impediments to entrepreneurial endeavour. This Chapter outlined the limitations of this approach specifically those relating to generalisations from the selected case studies. Ethical considerations were outlined. Chapter Five presents the research findings and analysis of the primary data.

Chapter Five: Research Findings

5.0 Introduction

The first part of this research critically reviewed the international literature and identified the dominant themes in the area of disability and entrepreneurship. Fieldwork was undertaken combining case studies and semi-structured interviews. The findings of the research are presented in this Chapter. A thematic approach based on issues emerging in the international literature is used to discuss the research findings. Emerging themes are used for the presentation of the findings. This Chapter critically examines the entrepreneurial motivation and barriers experienced by EWD and PWD in the current research. It critically evaluates and explores the narratives of entrepreneurs with disabilities which have been missing in the entrepreneurial literature and enterprise support policy to date in Ireland.

The first part of this Chapter presents the findings from the six case studies into the lived experience of entrepreneurs with a disability (EWD) in an Irish context and highlights the heterogeneous nature of disability and the diverse range of experiences. The second part of the Chapter presents the findings from four semi-structured interviews with persons with a physical disability (PWD) not currently actively engaged in entrepreneurial endeavour. A sharp contrast emerges from the presentation of the findings in the current study between the two groups.

The purpose of the case studies is to critically evaluate the experiences of six EWDs. The case studies document and profile the success stories and the challenges involved in engaging in entrepreneurship for those with a physical disability. Personal case studies are likely to capture the diversity of experience and range of unique challenges and issues facing those wishing to pursue self-employment or work as entrepreneurs. Individual circumstances vary considerably and this frequently mitigates or motivates engagement with entrepreneurship. The EWD case studies presented here represent the success stories as those profiled have forged a new pathway of active engagement for themselves. Their life stories reveal the tremendous passion, enthusiasm and commitment by all EWD to their respective ventures. A strong desire to succeed is clearly evident in all six case studies documented, although defining success in this context may be challenging as it is not always financial and commercial success. Traditional perspectives as to what constitutes success may not apply here.

The research presented here highlights the powerful role that EWD can make as change agents, change makers and role models to encourage others to actively engage in entrepreneurship as a realistic and viable career option. The findings of this research are presented and the discussion is structured as follows; Firstly, a profile of the respondents by gender, age, marital status, level of disability type (congenital or acquired) and educational attainment is outlined. Respondents were geographically dispersed and the results are presented in an urban and rural context only. Educational attainment is examined and discussed as this is a significant element in propensity towards entrepreneurship. Family expectations are also explored as they are deemed an important indicator and contributor towards educational attainment vital in the entrepreneurial pathway. Secondly, the range of prior business experience is then examined as this is a significant factor which emerges in the literature in terms of business success, development and acumen. The type of business and the rationale for the selection of the enterprise is outlined in the subsequent section. Growth orientation and ambition are then revealed. The third section attempts to critically analyse whether the EWD display opportunist or serial (habitual) patterns of entrepreneurship (Bridge and O'Neill 2013). The motivation to engage with entrepreneurship (opportunity or necessity) is discussed along with the push and pull factors impacting on the individual. The evidence of support networks which are vital in an entrepreneurial context is revealed in the following section. Respondents' insights in relation to financial earnings and the success of the enterprise is subsequently presented. Attitudes clearly vary in this respect between different groups of EWD. Risk assessment and attitude towards risk is explored along with fear of failure. Entrepreneurial and business management skills are discussed ranging from generic behaviours and skills such as self-confidence, locus of control, problem solving and awareness of opportunities. Specific business skills, such as strategic planning, management experience and financial literacy along with marketing and ICT expertise are examined and the findings presented. The last section presents and explores the barriers articulated by the EWD themselves such as prejudice, discrimination and lack of confidence about them as entrepreneurs and areas that can present a particular challenge to EWD.

The research findings for the four case studies with PWD are presented and structured in a similar manner outlined above. Firstly, a profile of the respondents by gender, age, educational attainment, marital status, level of disability and type (congenital or acquired) is outlined. Once again, respondents were geographically dispersed and the results are presented in an urban and rural context only. Similarly, educational attainment is examined and discussed as this is a

significant indicator of propensity towards entrepreneurship. Once again, family expectations are also explored as they are deemed an important indicator and contributor towards educational attainment vital in the entrepreneurial pathway. The range of prior business experience and labour market attachment is then examined. Perceived barriers to economic activity are presented and issues such as barriers to transport, the physical environment, the benefits or welfare trap and poor health are explored. Entrepreneurial intention or aspiration and fear of failure are examined in the final part of the Chapter. Harsh contrasts emerge between the two groups profiled in the current research which reveals the diverse and heterogeneous nature and experience of disability in Ireland.

5.1 Findings: Profile of Respondents EWD

The gender of the six respondent case studies included in this study was three female and three male. It should be noted that as previously discussed, females with disabilities outnumber males but conversely male able-bodied entrepreneurs outnumber females significantly. The participants' ages are also diverse. The three females fall into the 25-40 year age bracket whereas the three males tend to be older aged 40-55. A summary of the EWD profile by gender and age is illustrated in Table 7 below. The marital status of participants varied also and is insightful in the context of some of the findings presented later in this research.

Table 7 Gender and age profile of EWD participants

N=6		Male	Female
Gender		3	3
Age	25-39	0	3
	41-55	3	0

Source: Current study

None of the females profiled were married although one had been married and was recently widowed. Two male participants were married and both had children. The other male remained single. None of the females profiled in the present research had children. A summary of this profile is contained in Table 8 below.

Table 8 Marital status and dependents amongst EWD

N=6	Male	Female
Married	2	0
Single (widowed or divorced)	1	3
Dependents	2	0

Source: Current study

The level of disability amongst respondents varied. Four of the respondents had mobility issues and the remaining two had sensory disabilities. Only one participant had a disability from birth (congenital) whilst the remaining respondents had acquired disabilities either through an accident or illness. A summary of this profile is contained in Table 9 which illustrates the nature and type of disability amongst EWD. The acquired nature of their disability was usually a traumatic event (accident) which is captured and demonstrated below;

“I mean when I was 16 I had an accident. Before that my life was charted out for me. I was going to finish school, go to college and do something and then I was going to go into business or something that is the way that it followed. At the time I was a very good rugby player a very good soccer player and a very good hurley player, good footballer I was 6ft 5 and the world was my oyster everything else. In the space of 30 seconds that changed and I believe that I changed with it.”

MEWD Case 1

“I don’t know if I told you anything about the accident just so that you know just a little bit my niece Fiona who was about 7 months old was in the passenger seat in the car my sister was driving and I was a passenger and it was a two car collision and my niece was actually killed right there and then it was a nightmare of nightmares”

FEWD Case 1

“At the age of 20 my life changed drastically and permanently....I had been battling to survive for four months. Now every single day would be challenging a never ending series of obstacles to be overcome. I was going to have to work twenty times harder than what I had previously thought of as normality.”

MEWD Case 2

The above quotations clearly highlight the life changing events as the full impact of their accidents emerged. All participants with an acquired disability stressed the challenges as they recovered and the enormous difficulty encountered in completing everyday tasks which up until that point had been taken for granted. The onset of disability frequently also entailed a career change and this is presented further in the research findings.

Likewise, respondents with a congenital disability stressed the degenerative nature of their condition;

“I think my parents had instilled in us a quality to always do our best so as you know I was not aware of my disability until I was 17 so I was never labelled as having a disability so it never really occurred to me. I think our family was certainly an unusual family in that we weren’t the Brady bunch.”

FEWD Case 2

Whilst respondents were geographically dispersed throughout the island of Ireland most were based in an urban area with the exception of one rural based entrepreneur with a disability.

Table 9 Nature of disability amongst EWD

	Male	Female
Acquired	3	2
Congenital	0	1

Source: Current study

Table 10 Type of Physical disability amongst EWD

	Male	Female
Sensory	0	2
Mobility	3	1

Source: Current study

This research reveals that the majority of entrepreneurs with a disability had achieved a third level qualification. This study reveals a range of third level educational experience and attainment which is outlined below in some detail;

“I have a fashion design background. I qualified before the accident so I suppose that art would be strong in my background.”

FEWD Case 1

“I had no idea what to do at 17. I was frustrated and knew that I had some capacity had no idea where I was going to go. I didn’t want to be a doctor or teacher I actually, I would say that many of my decisions have been made by pure accident of hoping to God that I was on some right track so that I went to university doing arts.... I thought go and get good education so that I went and did archaeology and classics and I loved them.

I absolutely loved them I mean I got to be more the person that I thought that I am it's a great time to grow.

FEWD Case 2

"I had no real idea of what I wanted to do but didn't fancy going to college.....without fully realising the implications of doing a Chartered Surveying degree at night"

MEWD Case 2

Each respondent identified above completed third level before the onset of disability. By contrast, the cases below completed higher education after the onset of an acquired disability;

"Education up to leaving cert, I didn't do my leaving cert because I used to bunk off school and with a portfolio and wander round the ad agencies and ring them in and eventually one of the ad agencies 17 took me on. I then went to college and my teachers all said to me a waste of time, you spent all the time at the back of the class drawing always full of distraction they didn't have a problem. That's how I got in to advertising I then got into college in Rathmines having studied marketing and advertising for a couple of years and up to my accident I was an advertising agent."

MEWD Case 1

"Afterwards I went back to college and did architecture and engineering and hated it absolutely..... because when people talk about access and I say well actually I have a qualification in architecture they say oh because before they just see the chair. So I have never I did it I suppose I wanted to get out of the house and see how I would cope. College was a safe way to do first. It was two-fold; there was a lot of talk about access. Finished it and then qualified I have never practiced."

MEWD Case 1

"I went to a local primary school in Bandon in West Cork and secondary school in Bandon in West Cork and I went to college by night as a mature student"

MEWD Case 3

This again demonstrates the diversity of experience amongst the EWD profiled in the current research. Whilst not all were still able to directly use the third level qualification since the onset of disability, some recognised that it added value to their personal capacity. Levels of educational attainment are significant for entrepreneurial engagement and opportunity perception and this is clearly present amongst the EWD in the current research;

"I have to say the skills that I learned (in College) I have been able to bring to my work here"

MEWD Case 3

Three respondents mentioned that family expectations played a significant role in their achievement and success. One respondent stated;

“I had a fantastic education..... and there was always the expectation that I would go on to University”

FEWD Case 2

“When I talk with disability groups one of the impediments that I often brought up or mentioned is that. Is the absence of role models the fact that expectations are set low either by family or by society. What do you think about that? I think that you are absolutely right but you have to remember that I was not told that I was disabled. Which always brings me back to that either I was not labelled disabled or my formative years and I never saw myself as disabled, my role models, are people who are always, Do I identify myself as a disabled as a women or a blonde girl?”

FEWD Case 2

Family expectations play an important role in influencing decisions to engage in entrepreneurship and a supportive environment is evident amongst the participants in the current study. The absence of role models is also a feature of the above quotation and is significant in the context of the current research.

Prior experience is also an important influencer of entrepreneurial activity, the majority of participants were economically active prior to the onset of their disability.

“I was working as a fashion designer with another designer in the city centre in Cork. And we had our own studio and we did like wedding dresses, bridesmaid dresses, cocktail dresses that sort of stuff.”

FEWD Case 1

“I went back to illustrating worked free-lance, and really enjoyed it which meant that I was just working for agencies which meant that I could work at home and just meet them, the difficulties were access. I ended up meeting people in pubs.”

MEWD Case 1

Whilst women differ slightly as they are more likely to come from inactivity than men. One female participant came from economic inactivity (although performing a caring role) prior to the start-up of the enterprise;

*“I was going my God I don’t want to be a corporate girl in ***** where I was at the time I want more I can be more now a lot of that was a connection my sight it was also to be more honest I wanted more than to work for ***** consulting.”*

FEWD Case 2

All other respondents had been actively employed prior to moving into self-employment or entrepreneurship thus confirming that EWD share a common pathway with their abled bodied counterparts into entrepreneurship. Some respondents stated that their prior experience and skills have been a significant source of support and enablement at start-up stage.

“between leaving school and doing that I was involved in a number of different businesses, setting up businesses myself and running them I was a musician, a singer in a hard rock band I was an auctioneer I owned a printing company I own a radio station I own a record company music publishing company, an import and export business”

MEWD Case 3

Equally, other respondents noted their employers' commitment and genuine concern that they be facilitated to return to work. For example one respondent commented:

“the mere fact that the company was completely committed to helping me return to work was a huge boost for me and kept me going. For a start the company kept me on full pay which meant that I could afford to buy a car and upon my return they had arranged a car park space behind the office.”

MEWD Case 2

This first section of the research findings provides a detailed profile of the EWD included in the present study. It demonstrates a gender and age balance amongst participants. The present research reveals that female EWD tend to be younger and are more likely to be single than their male counterparts. By contrast MEWD tend to be married and have dependent children. All male EWD had an acquired disability that affected their mobility whereas only one female EWD had a physical disability affecting mobility. The remaining FEWDs had a sensory disability. By contrast two females had an acquired disability and only one had a congenital disability. Prior experience, family expectations and educational attainment are also discussed in this section. All EWD in the present research demonstrated high levels of educational attainment as well as prior experience and high family expectations. The absence of role models was mentioned by one EWD. In combination, these elements are significant precursors in initiating entrepreneurial activity and engagement and may also be instrumental in acting as motivators in enterprise development.

In many respects this profile highlights the diversity and heterogeneity of disability. Equally it provides considerable insight into the complex nature of exploring disability and entrepreneurship.

5.2 Sector Selected, Enterprise Size and Growth

Two case studies were located in the social enterprise sphere with the remaining four being commercial enterprises. All were located in the service sector. The social entrepreneurs profiled in the present research both stressed the need to increase awareness of disability issues as influential in the sector selected. This is demonstrated below:

“to raise awareness of people with disabilities and change mind-set in the ether and to make people believe that people with disabilities have something to offer.”

FEWD Case 2

“This happened in the late 1980s and I had been giving out about disability issues specifically around spinal injuries and I thought I can't work at the moment so I might as well do something”

MEWD Case 1

None of the enterprises were located in the high-tech sector which in some ways is surprising as it has been suggested that this is an area where entrepreneurs with a disability could thrive.

“I had planned when I started the business to sell on the internet to develop um I need good sighted assistance.”

FEWD Case 3

EWD may select enterprises that directly reflect their situation or circumstance and that meet the needs of the disabled community at large. This is evidenced in half of the enterprises in the current research. One respondent (involved in the hospitality sector) indicated the inadequacy of current provision as a factor influencing the choice of sector to enter;

“I would say travelling around and finding the total inadequacy of accommodation for anyone with a disability”

FEWD Case 1

Another respondent mentioned lack of provision of support for those with an acquired disability.

“So there wasn't anybody. I felt that no one was addressing the emotional needs because if you are born with a disability that has been part of your life but there was no one addressing the emotional needs but there was no one addressing the lads who come off a motor bike one day and their lives are changed forever”.

MEWD Case 1

Thus, the choice of sector may only be influenced in part by their experience of being disabled and identification of a gap in the market or opportunity to exploit. The selection of sector is also influenced by prior experience and family background as some respondents had a parent involved in a particular sector which they then also entered. This provided legitimacy, as a plausible and viable career option for EWD. Two respondents indicated that they had originated from a family background in entrepreneurship and/ or self-employment. One respondent commented:

“I was involved in auctioneering because my father was an auctioneer as well so I saw it as a natural progression to try out that”

MEWD Case 3

This suggests that family background may influence the decision towards entrepreneurship but that it is also only part of the decision making process for EWD;

“He was also employed at some stages, he was also employed by other people. We moved to Bandon in 1965 my family moved in 1965 because he got a job as a general manager in a mill so prior to that he had worked with big companies as a salesman and he worked for himself as a salesman, so that yes there was what is now called entrepreneurial atmosphere. Back then it was called survival back then if no one would give you a job so you created it there yourself so there was a market there for doing things.”

MEWD Case 3

“His business was in printing it was set up in 1979 it went through three strong dips in the 1980s. He was the first company to get the ISO9000 he was very much an innovator and I enjoyed that he had such a profound influence on who I am .”

FEWD Case 2

Equally evident is an opportunist approach which in many respects is a surprising tactic from an EWD. This is an approach shared with all entrepreneurs and demonstrates the range of shared experiences;

“I mean most of them all of them were when an opportunity presented themselves rather than me actually thinking what to do.”

FEWD Case 1

Two of the respondents in the current research could be classified as serial entrepreneurs having one or more enterprises either concurrently or consecutively;

“I literally went out selling houses there was no training this is a house and you sell it and from that one of the other businesses I set up was a printing company because I was doing a liquidation sale of a company and I closed down a printing company and I couldn’t sell it so I said that I would buy it. And do it and get it running and I did get it up and running and employed people but didn’t get any sales for 6 months and then suddenly I got a big sale and with that big sale I got an opportunity to sell the company as well. I got involved in music as well and I decided that I needed a record company to record the band and to keep the money within the band and recording other bands as well recording them, and then sold it on to someone else the music publishing was the same, my idea as the only way you really make money in music is by owning the copyright, so did that and sold it on to some other friends of mine. The radio station was a pirate radio station and there was an opening from the people who were interested in our music so we had to get our market.”

MEWD Case 3

This again is a significant and interesting aspect to the experience of EWD in Ireland. Neither gender nor age seemed to be an influential factor rather individual opportunity recognition, personal style and characteristics seemed to have a stronger impact. However, the current research reveals that the opportunist entrepreneurs were also the serial or habitual entrepreneurs which demonstrates a greater propensity to engage with entrepreneurship and greater opportunity awareness.

“I suppose if I saw a good idea. It shows you how things happen. I meet lots of people in my job and know them from all different walks of life and two farmers came up to me one day with the idea of composting waste using worms break down waste using worms it’s called farming composting I thought it was fantastic. Simple solution for a big problem so I actually invested money with them look let’s see can we get this up and running and I thought it’s going to be huge.”

MEWD Case 2

“.....and I am a small business person, and make no claims to be a major company and still a sole trader I had not intended to be a sole trader this long that is just the way that it has gone, small business I have had some setbacks, ill health etc.. It took me three years to build up the business just when I was beginning to turn a profit my health crashed and I was rushed into hospital, and so everything went literally down the swanny so I’m literally in the process of rebuilding again.”

FEWD Case 3

None of the enterprises are classified as HPSU (High potential start-up) in the present study, although two of the six enterprises displayed capacity to grow and develop. This is explored at a later stage in the Chapter. Four of the six enterprises (67%) did not employ anyone directly while the remaining two enterprises both employed under ten people. Thus, the business enterprises

are classified as micro-business. This is a common feature with most entrepreneurial activity as the majority of all enterprises employ less than ten people.

Growth potential is an important aspect of entrepreneurial endeavour and the findings revealed in this research are mixed. It is also evident that in 50% of the cases respondents were content to maintain the level of business activity at a stable level and did not have explicit growth objectives. By contrast, the remaining enterprises were clearly more ambitious in their growth strategies. This is most obviously evident in the social enterprises where growth and development were explicitly referred to. Reference was made to the struggle for legitimacy and recognition for the enterprises at the initial stages amongst the growth oriented enterprises. Whilst this may be interpreted as a barrier for EWD it may also be a common occurrence for all entrepreneurs.

The growth trajectories have not been linear but rather displayed a more mixed pattern of expansion and contraction;

“It took me three years to build up the business just when I was beginning to turn a profit my health crashed and I was rushed into hospital, and so everything went literally down the swanny so I’m literally in the process of rebuilding again.”

FEWD Case 3

This is an interesting finding in the context of the prevailing economic climate where many businesses struggle to survive. The mixed pattern of expansion and contraction is also reflected in the entrepreneurial experience of EWD in the present study. Most of the enterprises were in sectors where the start-up costs were minimal and barriers to entry low. This is a common feature shared with many entrepreneurs generally.

Access to finance is an important and interrelated aspect that may influence the choice of sector to be entered. This research specifically reveals the EWD themselves providing the funds for the business start-up. One respondent stressed that bank finance was never considered adding that he personally financed his own business ventures;

“Never looked for it.... The idea either stood up on its own or it didn’t”

MEWD Case 2

“...from a business point of view I have done this all without a bank loan it is all my own money.”

FEWD Case 3

The current research does not support any assertion that asset poverty is an issue for the EWD profiled in this research, four out of six respondents owned their own private property and one respondent indicated that he had provided funds to family members to contribute to *their* asset accumulation being financially secure himself;

“and spreading it (money) around and sharing it. I am not a waster either I mean I don’t spend money frivolously but I mean I give it to my brothers and sisters and my parents and whatever, buying presents, I bought houses and sold them quickly. I never had money in a way that I said I am going to be ok. But I never worried about having a million in the bank either”.

MEWD Case 3

In the current study almost half of the EWD were home based. It is plausible that there may be a resurgence in home working due to advances in new technology. That is not entirely the case revealed in the current study. One EWD has adapted her current house and opened a B&B designed specifically for both the disabled and non-disabled;

“We have three bedrooms, one of the bedrooms is a family room or also good for someone who is disabled for their family as well. There is one double room and then there is an adjoining room which has three single beds and a barrier of glass with a double French door in between so it is all very light bright sun room there in the bedroom where all the actual glass is and that’s one of the rooms and then we have two double rooms after that”.

FEWD Case 1

Other EWD have effectively maintained lower overheads by operating from home and given the small scale of the enterprises this would appear a logical approach to adopt;

“I have been doing it for eight years, ... the thing is it is what I call a hit and miss business I would need a lot of capital to buy a shop there isn’t enough business in this country yet, um market size is too small it an issue.”

FEWD Case 3

This demonstrates a pragmatic response to the business climate and reflects the reality for many entrepreneurs at present.

This section has revealed that the EWD in the present study operate in both the commercial and social enterprise sectors of the economy. Whilst the EWD were both in the younger age group for the SE sectors, gender did not appear significant. However caution must be exercised in this interpretation due to the small sample in this this case. This research reveals that the selection of

sector may be influenced by a range of factors. Both SE participants expressed a strong desire to 'make a difference' and alter the status quo. Half the EWD stressed a gap in provision of services or goods for the disabled population as a contributory factor in sector selection. Whilst a further half of EWD stressed that prior experience and family background heavily influenced their decision.

Once again, it appears that in combination and to varying degrees, these elements are a significant influence in entrepreneurial activity. It may be argued that these factors are not unique to EWD but rather shared amongst all entrepreneurs. Amongst the current EWD access to finance did not appear an issue, on the contrary some comments articulated reflected a very bullish attitude to finance. Asset poverty did not appear to be a significant issue amongst the EWD in the current research. The core implications revealed from this section, is that once more this research highlights the diversity, heterogeneity and complexity of disability and entrepreneurship based on the individual experience and circumstance.

5.3 Motivation To Become An Entrepreneur

This next section critically explores the motivations to become an entrepreneur at start-up stage and whether they were influenced by innovation or necessity. The evidence presented here suggests a nuanced pattern as EWD express a range of factors influencing their respective decisions. It should be noted that some EWD expressed mixed motivations identifying both opportunity and necessity factors influencing their decisions. This demonstrates the complex and sensitive nature of engaging with entrepreneurship and may realistically and pragmatically influence all entrepreneurs both disabled and able bodied in their decision making process.

The present research does not support any assertion that EWD are less likely to stress the positive outcomes of entering entrepreneurship as revealed from a number of respondents who commented;

“.....opportunistic as well because of the range of stuff that I deal with at the moment you see opportunities as well.”

FEWD Case 1

In addition, another respondent commented;

“people have called it an emptiness a frustration or I always felt that I could do something more than I was doing. It has always underlined my personality. I had no idea what to do at 17 I was frustrated and knew that I had some capacity had no idea where I was going to go.”

FEWD Case 2

This clearly emphasises the motivations which commonly spur on entrepreneurs to challenge the status quo. There is evidence in the present study that two particular enterprises challenge the status quo. This is expressed succinctly by one participant as follows;

“...a real desire to break boundaries to change the way people do things”

MEWD Case 3

On the other hand, some respondents indicated that following an accident and returning to work the physical access to the building posed an enormous and impossible challenge, impeding them from previous employment and compelling them to explore alternatives;

“...they are thinking how are we going to get that thing into the building? Never mind down into the art studio which is three steps down so then what happens can't happen we don't have disabled toilets.”

MEWD Case 1

Some referred to the onset of their disability and how it impacted on their ability to work in a similar capacity following an accident.

“it's my manual dexterity as well so I can't operate a sewing machine . From the practical side it just wouldn't work”.

FEWD Case 1

Lifestyle choice and flexibility are absent in the current research findings as all participants are engaged in a full time or near full time capacity and none mentioned lifestyle choice and flexibility. This demonstrates a strong commitment and dedication to their respective enterprises. This is an interesting finding in the context of the current research. As profiled earlier in this Chapter the female EWD were not married nor did they have children. This may in part explain the propensity to work full time. It is significant also that two of the males have children. Neither mentioned family responsibilities as impacting on their capacity to engage with their enterprise. It can be argued this factor simply reflects current and persistent societal norms whereby females take more responsibility for domestic and caring activities. Thus, it can be argued that EWD are clearly as committed and diligent in their endeavours as their able bodied counterparts.

“..many years ago I realised that when times are tough in business and I was having a bad run I needed to get out into the market and meet as many people as possible.....you have to shake yourself out of that rut and that losing mind-set”

MEWD Case 2

The key insight revealed from this section is that motivations amongst the EWD profiled are mixed and nuanced influenced by a complex set of inter related factors. Clearly, there is evidence of push and pull factors impacting the decision. Pull factors relate to the element of ‘opportunity’ and a frustration with current situation, push factors relate to inaccessible buildings (where participants had mobility issues) and possibly loss of manual dexterity following an accident which would impact on productivity and the range of work when returning to the same work environment. Lifestyle choice and flexibility did not feature from the participants but caution must be exercised in interpreting this. It may be simply that the EWD profiled were committed and dedicated to their respective enterprises.

5.4 Support Networks

Support networks are critical for entrepreneurs and effectively tapping into social capital is a vital component of entrepreneurial success. In the cases presented in this study the individual respondents have a vast range of social capital which was harnessed by them to varying degrees. Clearly evident however is the significance of bonding ties (family and friends, neighbours);

“Well I have to say, the support that I received, I am one of a large family which I think is always has been a huge advantage throughout life”

FEWD Case 1

It is also evident that strong informal ties and support from family, friends and neighbours has had a substantial, positive and influential impact on the EWD within the current research. This demonstrates the pivotal role that external support and validation can have on the experience of the entrepreneur;

“I do try to think if a problem arose that I would ask my family, I would ask them or friends or whatever”

MEWD Case 3

Informal supports are difficult to quantify and relate to the individuals unique circumstance, family situation and location. The current research here suggests a more mixed and nuanced situation. Males and female EWD exploit similar informal networks differently;

“They (brother who is an accountant and sister in law) are very interested in what I am doing and they are very supportive, and emotionally when everyone else in my family told me I was crazy well, except my husband, and they have been wonderful and that it is very important in any business and you can feel very lonely out there especially within a family if you are not getting moral support.”

FEWD Case 3

This is very significant as it counters any suggestion that those with a disability are isolated and low in social capital. This research suggests the antithesis to be the case amongst PWD. However the degree to which social capital and networks were successfully accessed and exploited seemed to vary considerably between EWD respondents. In particular only half of the EWD respondents in this research revealed that formal external networks were significant in building their business. Bridging ties are described in the literature as those that connect people across networks and open possibilities. Linking ties networks can be strong or weak and horizontal (within the local community) or vertical (expanding outside the community) to services and systems that provide access to resources. The primary data suggests lower rates of engagement with formal bridging and linking ties within the smaller enterprises and by contrast, the more aggressively growth oriented enterprises engaged in a more professional manner with formal external stakeholders. This has significant implications for the external stakeholders and support services as lack of professionalism from the EWD enterprises themselves reflect poor levels of engagement with the external environment which may further hamper growth and development. The quest for legitimacy mentioned in particular by the smaller enterprises amongst EWD can thus become a self-fulfilling prophesy. This may simply be attributed to lack of awareness of the potential benefits of external support networks but is an area that requires further exploration to assess the impediments for EWD to access formal and informal networks and supports available in the mainstream to enhance and promote the enterprise to reach its full potential.

Social capital and networking have broader benefits for the individual and are the basis for a longer, healthier and happier life. The current research findings support this assertion as all the

respondents suggested they were content with their situation and derived great personal satisfaction and sense of achievement from their enterprises.

5.5 Earnings

All respondents expressed satisfaction with their financial situation although money was not always the primary motivator which was clearly articulated by them. This is illustrated by several comments below;

“I don’t because money is not what makes my heart spin I don’t get excited by money. If I was excited by money I would be an incredibly successful entrepreneur”.

FEWD Case 2

This suggests that other factors such as independence, well-being and self-esteem are significant. There is evidence to support this in the current research;

“unfortunately my measure of success is not money”

FEWD Case 1

Clearly the EWD view success less associated with the traditional definitions and expectations of financial success stressing that success for a new enterprise may not simply imply growth but also independence. The entrepreneurial motivations explored in the current research reinforces this. This view was dominant amongst the social entrepreneurs included in this research. Stressing the desire to ‘make a difference’ as a more important indicator of achievement rather than traditional financial rewards. Thus, intrinsic rewards relating to achievement, recognition and personal development are significant for this group of EWD.

Conversely, male respondents tended to more openly state that financial achievement is a clear indicator of success;

“Success being successful.....making money”

MEWD Case 3

The female EWD tended to lack confidence and be more reticent in terms of finances. This is commonly associated with lack of self-confidence amongst females generally rather than being specifically linked uniquely to female EWD;

“...not being frightened to see the commercial value that I can bring, commercial value in my organisations and putting a value on that so that I can be able to you continually do what I want to do.”

(FEWD Case 2)

In summary, the research findings show that male EWDs do not differ significantly from the research findings on able-bodied population of entrepreneurs in terms of attitude towards earnings and profit as a motivator. The same did not hold for EWD females in this study. In combination, these aspects are shared common experiences with all entrepreneurs both male and female thus confirming the enduring impact and resonance that gender has on the entrepreneurial experience.

5.6 Risk Assessment and / or Risk Aversion

Assessing risk in a measured and informed manner is an important entrepreneurial attribute and it is important to explore the attitudes and experience of the EWD in the current research. Gender and age are frequently cited as having a significant impact on attitudes to risk and this is also confirmed in the current research. Typically females are more risk averse than males, older people may be more cautious than younger aspiring entrepreneurs. This research reveals a mixed pattern again.

One female EWD demonstrated considerable risk taking approach and commented emphasising the chance element without perhaps reflecting on the consequences;

“Is learning to take that personal risk to say whatever happens whatever goes wrong this is worth it I can only learn and I think that is what happened 6 years ago”

FEWD Case 2

It may also be argued this is an intuitive approach adopted demonstrating strong emotional intelligence. However, one male EWD stated;

“I think that (risk) is a skill it is also a gamble”

MEWD Case 3

The current research shows that MEWD stress placing emphasis on the measured nature of risk taking and assessing the environment for opportunities. Demonstrating rationality rather than intuition in the decision making process.

5.7 Fear of Failure

Fear of failure is clearly identified by 50% of respondents but it is qualified as responses below demonstrate;

“fear of humiliation rather than fear of failure”

MEWD Case 3

Equally, recognising that learning is a critical element of the entrepreneurial journey the EWD showed a heightened awareness of this aspect. This is clearly articulated by one male EWD respondent;

“Recognising that not succeeding can be more of a learning experience than succeeding”

MEWD Case 2

Female lack of self-confidence is clearly articulated by one female EWD respondent that the fear came from within themselves. A similar viewpoint was not articulated by any male EWD;

“Biggest challenge to overcome your own fear your own inhibition to take the big jump.”

FEWD Case 3

5.8 Entrepreneurial and Management Skills

It is argued that the entrepreneurs profiled have well developed entrepreneurial skills in terms of awareness of opportunity, exploiting personal networks, (through bonding capital although exploiting bridging capital remained under-developed in some cases), effectively harnessing resources and displaying a deep on-going commitment to their own learning, motivating themselves and others. The management and specific business skills challenge them

considerably. In particular this became more apparent as the enterprise grew and employees increased;

“I didn’t have Management skills or anything and so I went and did a management course afterwards and it definitely helped but I am conscious that this is only something temporary and that I am a creative person I am not a management person”

MEWD Case 1

“Key challenges are growing the business, letting go, if you grow you have to be able to let go and that is really hard”

FEWD Case 2

“trusting that I am doing the right thing and picking the right people to work with me”

MEWD Case 3

Many of the EWD lacked awareness of the importance of strategic planning or even the significance of developing a business plan and demonstrating the viability of concept of their respective business model. Only one respondent stated that a strategic plan had been developed with colleagues;

“.....and I can give you my strategic plan”

FEWD Case 2

In addition, the management style of the enterprise may have evolved and changed due to the practical realities and experience of operating an enterprise and the challenges it entails. For instance one respondent stated;

“in the very early days only those with a spinal injury could be on our board and we would only employ people with a spinal injury, now that sounds naïve. But the reason we did that back then was to make a statement.”

MEWD Case 1

5.9 Marketing and ICT Information Technology Communication

Whilst it was noted earlier that the enterprises are not located in the hi-tech sectors, there is clear evidence that all the enterprises are engaging with the internet as an effective communication and marketing tool. Websites were evident in all of the enterprises profiled in the case studies. The extent of the website development and range of additional social networking links (such as Facebook, LinkedIn and Twitter) varies considerably as does the level of professionalization

clearly evident on the individual websites. The websites were primarily used as a communication and marketing tool and only half the enterprises profiled used the websites to sell a range of services. In this instance however, the social enterprises profiled in the current research clearly demonstrated a sustained commitment to the development of high quality resources on their respective websites. This is an impressive achievement as it represents a considerable investment in professional skills and expertise not currently possessed by the EWD themselves. This acute and finely honed awareness of the capacity of the internet and the level of significance that it can play in harnessing and attracting relevant resources for the business is highly commendable and an issue that entrepreneurs need to develop in this digital age. Some of the website pages remained underdeveloped and appeared amateur in their production. This is an area where supported business intervention in a targeted manner could enhance the EWD.

5.10 Financial Literacy and Business Acumen

Understanding and appreciating the commercial value of your product or service is a significant skill which some participants found challenging, such as the quote below;

“But not being frightened to see the commercial value that I can bring, commercial value in my organisations and putting a value on that so that I can be able to you continually do what I want to do. That is my challenge saying I am worth 3000 euros”

FEWD Case 2

The current research supports the assertion that many EWD lack sufficient proficiency in financial literacy and do not take responsibility for their own finances and financial planning. Some respondents acknowledged their lack of familiarity with financial literacy but did not indicate how they would tackle the skills gap. This raises the issue that more support on financial skills tailored to the type of enterprises the EWD are likely to engage in would be beneficial. This skills deficit is supplied by the CEBs / LEOs through a mentoring system and EWDs could benefit from availing of this existing support.

5.11 Discrimination

Prejudice and discrimination about the disabled persist in society whilst there is an increasing emphasis on portraying the positive aspects of disability and focusing on the contribution that

those with a disability can make, attitudes are engrained and can be slow to change. This is demonstrated in the comments below;

“I think for a lot of people, the biggest difficulty that I have in any business that I was in was getting people to take me seriously, because I was in a wheelchair not because of any I had feelings as well not because of any mind-set that I had that it couldn’t happen”

MEWD Case 3

Whilst the EWD respondents clearly displayed a well-developed self-belief system this may not have been reflected in their early experiences with many revealing enormous challenges to overcoming prejudice and misconceptions about their ability as entrepreneurs;

“ it’s hard to believe but the type of thing that people say when confronted with a wheelchair. I experienced a few examples of people ignoring me or talking over my head”

MEWD Case 2

The above quotations demonstrate clearly that even amongst EWD prejudice and discrimination endure and this may prove problematic to less resilient and confident PWDs with entrepreneurial aspirations. Finally, in exploring the range of supports that might effectively support new venture creation and existing EWD is captured below which clearly articulates that a targeted individual support system be appropriate;

“...any business person has a challenge if you put 10 business people here in a room hear the ten and when you speak to women or men or those with a disability or old entrepreneurs or young entrepreneurs they will all tell you they had a challenge will not be the same for any two of them and even if you put two women in here they will both tell you they had two different challenges. Or two men in there they would have two separate sets of challenges because it is about perception and the biggest challenge of all is about making the decision to do it. Biggest challenge to overcome your own fear, your own inhibition to take the big jump”.

MEWD Case 3

It can be argued that discrimination may act as a barrier to aspiring EWD and it is important that role models and change makers are visible to encourage level of entrepreneurship amongst PWD in Ireland.

5.12 Findings: Profile of Respondents PWD

The purpose of this section is to present the research findings on the experiences of four PWDs and to document and profile the challenges and perceived barriers involved in engaging in entrepreneurship for those with a physical disability. Case studies capture the diversity of experience and range of unique challenges and issues facing those aspiring or not to pursue self-employment or entrepreneurship. Individual circumstances vary considerably and this frequently mitigates engagement with entrepreneurship. This research demonstrates and reflects the heterogeneous nature of disability in Ireland. This research critically evaluates and explores the lived experience of PWD which has been missing in the entrepreneurial literature and enterprise support policy to date in Ireland. The PWD findings presented here demonstrate the significant barriers encountered and perceived by those interviewed. The life stories reveal the tremendous personal struggle, exclusion, marginalisation and isolation experienced by some PWD. The 'benefits trap' emerges as a key barrier to engagement in either work or self-employment. Periods of ill health also negatively impact their ability to participate. The first section profiles the four PWD by gender, age, educational attainment, nature and severity of disability. It also reveals the urban / rural location of PWD and levels of work experience and current or previous economic activity.

The following section presents the current research findings in relation to the perceived barriers to entrepreneurship as expressed by four PWD not currently engaged in entrepreneurship. These are identified in the current research as transport, access to the physical environment, 'the benefits trap', health concerns, poor business readiness and lack of confidence. The third section presents the research evidence around entrepreneurial aspiration amongst PWD in the present study. It also explores the types of supports required to enable and encourage greater entrepreneurial engagement from PWD in Ireland. The findings also reveal weakness in financial literacy, business, management and marketing acumen and under developed human capital. In combination the findings presented in this section represent a stark contrast to the individual successful case studies presented in the first section of this Chapter. The findings reveal a harsh reality for PWD. Engaging in entrepreneurial activity is extremely challenging. Participants (PWD) argued that they felt trapped by their welfare payments. This is ironic as the provision of such welfare payments are designed to protect the vulnerable. The welfare payments have created a dependency culture which is insufficiently flexible or responsive to the current reality. This has the

impact of mitigating any type of labour market engagement and it is argued further distances and isolates an already marginal group.

Of the four respondents PWD included in the present study, 2 were female and 2 were male. This maintains a similar gender balance to the case studies presented in the previous section. Likewise, the participants ages presented are diverse. The two females included one female aged between 25-40 and the other was over fifty (Table 11). The two males reflected a similar age profile with one under forty and the other male older (over fifty). The marital status of participants varied also and is interesting in the context of some of the findings presented later in this paper (Table 12). One of the females profiled was married with three adult children. The remaining female was single. The two males profiled were single. The level of disability varied considerably in this group. All four of the respondents had mobility issues with varying levels of severity. Only one participant had an acquired disability through an accident. The remaining three PWD had a congenital disability from birth (Tables 13 & 14 respectively). This contrasts with the current pattern of disability in Ireland as 80% is acquired. (CSO 2012). One PWD had a very severe disability and was reliant on a PA in addition to an electric wheelchair as a higher level of support was required to complete everyday activities.

“every day it takes almost two hours for me to get ready before I can leave the house. By the time my PA helps me to get up, washed, dressed, have my breakfast and ensure that my medical routine such as medications are taken”

MPWD Case 1

Whilst respondents were geographically dispersed throughout the island of Ireland most were based in an urban area with the exception of one rural based PWD who lived within commuting distance of a metropolitan area.

Table 11 Gender and age profile of PWD participants

N=4		Male	Female
Gender		2	2
Age	25-39	1	1
	41-55	1	1

Source: Current study

In terms of accommodation, two PWD profiled continued to live with their (elderly) parents. One female PWD had a specially adapted extension built by the County council when she was a teenager;

“I am still living at home with mum and dad. Never thought about moving out. I have my own extension so it’s too comfortable. The council built that for me when I was a teenager (early teens)”.

FPWD Case 1

Table 12 Marital status and dependents amongst PWD

N=4	Male	Female
Married	0	1
Single (widowed or divorced)	2	1
Dependents	0	1

Source: Current study

One male PWD was currently living independently in social housing. This had taken almost a decade to secure with intense lobbying from his parents, sibling and extended family. This PWD required considerable support in order to live independently;

“I moved out in 2010, I live in social housing and I was fortunate to get on it I had been looking between myself and my mother we were trying hard for many years for me to live independently I was getting older I am 35 now”.

MPWD Case 1

He explained that there were significant barriers in securing both social housing and a personal assistant simultaneously;

“As for a lot of people it takes a long time to get on housing as you need PA services. Housing authorities won’t give you a house with a PA and the PA’s services you can’t get unless you have a house. You can get caught in that cycle.”

MPWD Case 1

Table 13 Nature of disability amongst PWD

N=4	Male	Female
Acquired	0	1
Congenital	2	1

Source: Current study

Table 14 Type of physical disability amongst PWD

N=4	Male	Female
Sensory	0	0
Mobility	2	2

Source: Current study

This research reveals that the majority of PWD do not own their own property. This suggests asset poverty or at the very least a more marginalised or precarious financial circumstance that is revealed by the EWD participants in the current research. In addition many PWD continue to live with their parents into adulthood which once again indicates dependency.

As previously discussed, levels of educational attainment are an important predictor of entrepreneurial propensity and this research reveals mixed levels of educational attainment amongst the current PWD group. Half the participants (one male and one female) had a third level qualification;

“Then I decided one of my main ambitions in life is to get a degree so I would try for a media degree in Ballyfermot offer a one year add on degree course so I followed up with that in 2003 accredited to Thames Valley University.”

MPWD Case 2

In addition, one female with an acquired disability completed third level after the onset of her disability;

“I had a spinal cord injury, motor bike accident when I was 19. I then went onto train and work as a dental technician for about 8 years and then got married and had three children”

FPWD Case 2

The remaining PWDs did not have a Leaving Certificate or equivalent;

“My education I suppose is I stayed at Enable Ireland in Sandymount I stayed there until 18 years of age and I finished in 1997 I didn’t do a leaving cert. I did a foundation level English on tape so again when I finished school my I felt my educational level wasn’t great”

MPWD Case 1

“I went to two different schools I went to an able bodied school for my pre-school and went to a school for people with disabilities in Sandymount. Then I went to Dalkey school project for five years because it was for able bodied people and they were starting to bring in people with disabilities. I did Junior Cert not Leaving Cert”

FPWD Case 1

The two younger PWD were not educated to Leaving Certificate or equivalent standard nor has either been offered an opportunity to return and complete their education at a later stage. Both PWD profiled had some sporadic training provision under the National Learning Network umbrella;

“Over the years I have done lots of courses through FAS. I did my ECDL I really enjoyed that and I got that.”

MPWD Case 1

Clearly, this demonstrates a lack of support for PWD in Ireland to achieve academic qualifications. This raises again, the question of segregation, exclusion and marginalisation as lack of investment in human capital which constrains an individual’s life chances and limits potential. Educational segregation was also evident in three of the PWD profiled. Whilst two PWD had started mainstream education they moved at a very early stage in the primary cycle into segregated educational settings;

“then I went to Sandymount you can go from pre-school to sixth year.”

MPWD Case 1

This was common in Ireland in the timeframe (pre-1990s) and reflects a paternalistic attitude promoted by the church and state alike. One PWD revealed that upon moving into segregated education he was obliged to repeat a number of years and that he was fifteen years old completing primary education;

“My primary education started off in the Dominican convent and then I went to Sandymount which is Enable Ireland now. It was a very complicated education because when I left the Dominican convent I had done up to third class then when I went to Sandymount they put me back so I was backwards and forwards but the short of it I finished primary at 15 then I went to Ballinteer community school.”

MPWD Case 2

Three of the PWD revealed that they had completed a number of level 5 (or lower) short courses over the intervening years since finishing full-time education under the National Learning Network umbrella. Their experience seemed to vary at these programmes and it remains unclear to what extent the programmes were really suitable for the individuals level of interest, previous skills and how much each PWD really benefitted from the courses;

“I did a music management course in the city arts centre it sounded more impressive than it was about a level 3 or 4. I had more fun socially, left school 1997 so end of 1997/98 In 1999 I did a course through rehab which was media access which was a way for people to get into third level if you did that.”

MPWD Case 1

“Then did a Fás course BTEC ECDL I have been doing so many volunteer jobs, I have done courses which are work experience as well with Fás”

FPWD Case 1

Low expectations from society, family and the PWD themselves emerged as an issue in the current research. One male PWD commented that he found education and work “*very hard*” and that his parents had supported that assertion and whilst gently encouraging had not pushed him aggressively to achieve;

“..... but I found it very difficult that went ok, I got passes I wouldn’t say I did brilliantly. My parents encouraged me without pushing too me too much”

MPWD Case 1

By contrast, another respondent outlined parental opinion on potential career pathway as articulated below;

“I suppose my I love films I love watching films. My father reckoned I could have been a film critic and my argument at the time but he didn’t mean it to be as dramatic as when he said it he was disappointed. I have grown up a lot since then and could do it now if it’s not too late.”

MPWD Case 2

One female PWD commented that there was little emphasis on education during her childhood and that her parents had taken the view that she would remain at home with them and not engage in any form of economic activity;

“My parents think I should stay close by home and not stress too much about looking for a job especially in the current economic climate.”

FPWD Case 1

Clearly, amongst the present PWD profiled low expectations have strongly influenced and impacted upon their labour market engagement.

5.13 Barriers to Economic Activity

One female PWD had continued to work in a part time capacity for over twenty years and demonstrated stable employment history. This individual was employed in a social enterprise and worked as an advisor and information provider. This level of engagement was not replicated amongst the other PWD in the current study;

*“I have a full on active life. I have done a few jobs and up skilled and I work now with ***** and I have worked here for some time almost 15 years now”.*

FPWD Case 2

The three remaining PWD were not currently economically active and could only demonstrate sporadic work and weak labour market engagement. The lack of labour market participation was attributed to a number of inter-related factors outlined by PWD in the following discussion;

“I suppose being unemployed for so long I feel my skills are out of date”

MPWD Case 2

“I did internship with ESB for six months in Fitzwilliam Square in 2008 then I finished at Christmas. Since then I haven’t really worked. I have noticed I might have made a judgement when times are good I can’t get work so from 2008 I am not going to get any work now”

MPWD Case 1

The two interconnected and primary issues identified by PWD are lack of sufficient work experience and length of time being unemployed. In combination these factors mitigate against economic activity. The three PWD all identified transport as a persistent impediment. Only one PWD from the three above could drive and this had a major impact on their perceptions of success at seeking and accessing either employment or self-employment;

“Because of the main issues associated with my disability mainly physical and not being able to get in at 8 am due to my transport arrangements in the morning like that so I took a decision after that experience and that whilst it was very positive and my bosses had nothing but praise for what I did and even when I left there they gave me references I just knew myself I couldn’t do it.”

MPWD Case 1

Due to the severity and nature of their disability two respondents were unable to drive due to manual dexterity issues or response times;

“I would never physically be able to do that because my response times are too slow so I would be lethal on the road.”

MPWD Case 1

Access to the physical environment also appeared to be challenging particularly when going out generally but specifically to unfamiliar places;

“..that might need people to go with them to find things or might need people to help them out on arrival”

MPWD Case 2

“...he can’t go into a restaurant or coffee shop or bar as is there enough room, are the tables wide enough and all that kind of stuff if the chair that person uses is large”

MPWD Case 1

An issue highlighted in relation to self-employment would be the necessity to travel, network and attend meetings with suppliers and customers. This was considered an enormous challenge and additional support such as a PA or family member or friend may be required to accompany them;

“talking about transport actually makes me think that would be a huge thing if you’re going to run your own business you’re going to have to network with people individuals and companies and financial backers that would mean if you had a physical disability you would either have to get some mode of transport to all those places if you can’t drive I know the other depending on the nature of your disability is you people do drive.”

MPWD Case 1

Accommodation is problematic and was identified as a consistent difficulty by all four respondents. PWD all have diverse requirements and when staying overnight as requirements vary considerably;

“.....and then you need to get transport you need to stay overnight somewhere for a conference or a meeting you would have to find out if the hotel was accessible. Would you need to bring someone a pa or family member or friend and would you have to pay that person”

MPWD Case 2

Arriving at hotels and facilities which claim to have wheelchair access and discovering that it is deficient appears a common occurrence amongst all PWD in the current study. This factor is compounded if an overnight stay is required as frequently bathroom facilities are deficient and fail to meet individual requirements;

“Needs vary greatly amongst the disabled population some need a hoist or shower chair or personal assistant.”

FPWD Case 2

In addition to the physical environment and transport issues, participants in the present study identified the benefits trap and argue they find themselves in an impossible position. Many were unable to take up employment or self-employment due to fear of losing not only their disability allowance (DA) but also the secondary benefits such as the medical card, travel pass, mobility allowance, rent allowance, footwear and petrol allowance;

“I have my social welfare that is my income and were I to go against that as I said to try and break out if it went wrong the results would be terrifying. Not just for me but my whole support network”.

MPWD Case 1

“What I mean to secondary benefits are is meant is medical card travel pass, mobility allowance and then there is now they may not be as many or as abundant as they were but fuel allowance and then used to get extra heating secondary benefits are very important.”

FPWD Case 1

Combined, these allowances and benefits are substantial and fear of their loss acts as an impediment to economic engagement and activity.

“Social welfare is structured I do think it’s a poverty trap well when I was working in insurance I only worked for 12 hours a week. I have 188 coming in now I am only entitled that I can only earn 120 if I take any job I will lose my travel allowance and the medical card which I use for chiropody”.

MPWD Case 2

One PWD described the secondary benefits as “golden” stressing that undertaking any activity that might threaten them would be unthinkable;

“I currently have my own place in social housing. If you earn too much you are not eligible for social housing but you don’t earn enough to get a mortgage. Fear it’s not even knowing what it would mean bankruptcy? Not having anywhere to live. Maybe the people that you know may not be able to help you out. Even though you are in the benefits trap at least you know where you are with that 188 per week and pay your rent.”

MPWD Case 2

The current economic climate has not assisted this group in achieving economic independence;

“Even your chair the cost of the chair these cost my chair cost upwards of nearly beyond the up and down facility its nearly 10 -14 0000 euro a lot of money for a chair. Again if I was to be self-employed I would lose all of that so if I purchase a chair with all the trimmings I would lose I don’t know anyone who has that kind of money.”

MPWD Case 1

Respondents varied in the priority they assigned to each individual benefit but concurred on their cumulative significance;

“The most valuable to me personally is the free travel as I like to meet my friends and get out and about”.

MPWD Case 2

“For people in wheelchairs have poor circulation in their feet. I need special shoes and I get those provided they are 1,000 euro”

FPWD Case 1

Three of the four PWD mentioned that poor health could be an impediment to engaging in entrepreneurial activity;

“I get cellulitis in my ankles they blow like balloons when I have to get that sorted to get antibiotics to go into pharmacy pay a couple of cent for each item”

MPWD Case 1

Many PWD suffer from on-going poor health or periods of illness which would limit their capacity at running their own business venture.

“It is very common that a lot of people with disabilities have a situation where they need to be constantly going to appointments and medication so in a way it’s also like a poverty trap”.

FPWD Case 1

Attending hospital appointments and managing medication and prescriptions was mentioned by three PWD in the current study. Whilst all PWD in the current study were well at present, periods of poor health were very familiar to all of them. Concern was raised on the impact of sporadic periods of ill health could have on the success of a potential business venture.

An inadvertent lack of motivation generally became apparent specifically from three PWD profiled. Although this was qualified by a number of points and may be more accurately reflected in low self- confidence;

“Fear of failure has held me back but more lack of confidence rather than fear of failure”

FPWD Case 2

“My self-confidence is limited around poor education it wasn’t the schools fault”

MPWD Case 1

This was a persistent issue from three of the four PWD profiled. This was attributed to their disability, poor educational attainment, lack of relevant work experience and familiarity with the competitive nature of the open labour market.;

“Up until then I was blunt and naïve but all those things I would say that I am intelligent, articulate they are all things when you are talking about work and the labour market you can’t really use to work. Because at the end of the day you need to be able to touch type, you need to be able to produce..... I couldn’t do it. I don’t know whether there is a job for someone in my position that I can actually do. I am not educated enough to work that out”

MPWD Case 1

The present research reveals that as levels of educational attainment are more mixed amongst PWD profiled, levels of labour market attachment are poor. Two of the PWD had particularly low levels of educational attainment and this was mirrored with low levels of labour market engagement. In relation to prior work experience the findings in this group reveal a mixed pattern of engagement. One female PWD had continued to work in a part time capacity for over twenty years and demonstrated stable employment history. This was part time work which enabled her to combine domestic responsibilities with employment. This respondent was however an outlier within the PWD included in the current research. She had an acquired disability and it may be argued that her level of educational attainment and work experience prior to the onset of disability effectively shielded her from marginalisation in the labour market. This level of engagement was not replicated amongst the other PWD in the current study;

“So I have always kept it mornings only as I wanted to be in in the afternoon when the boys came in”

FPWD Case 2

She stressed the value of work in terms of putting structure on the day and facilitating social interaction with others;

“I enjoy my job very much, I enjoy the social contact and camaraderie at work”

FPWD Case

One other female PWD had previously been working but had been obliged to reduce her hours due to fear of losing her disability allowance and benefits. She expressed regret at not being able

to continue working as she greatly enjoyed it. This job was a minimum wage rate and this situation demonstrates the crux of the challenge;

“Getting a job even though the job that I had there recently I loved it but money wise and hours wise I had to cut my hours because it wasn’t worth losing my disability for even though I loved the job”.

FPWD Case 1

One male PWD had been working in an employment context where an adapted keyboard had been obtained to support him in his work he had continued to work in this capacity for over six years continuously but poor health forced him to leave this employment several years previously. This male PWD has not worked since;

“The last time I worked it’s been a long time I got involved in a FAS course which led to supported employment and led to an insurance company employment. I wasn’t very well there and it didn’t work out at the time I thought it was good but that was 8 years ago”

MPWD Case 2

Three of the PWD profiled had previously been involved in Community employment (CE) schemes. Some of which had lasted 3-5 years. This was a positive experience for them and they commented on the relevance of the work place experience gained during the scheme;

“I got another CE scheme in town working for a disability organisation. Working for the forum for disabilities and it started out as an information and then I the job morphed into office administration general office work and then I got one further extension for three years in the forum. That was 19.5 hours then I could keep my allowances. They have changed the rules now they have nearly made the scheme redundant”

MPWD Case 1

Two male PWD profiled had also completed internships of either six months to one year duration in state organisations and had also gained valuable workplace experience;

“I did an internship with ESB for six months in Fitzwilliam square and then 2008 then I finished at Christmas. Since then I haven’t really worked.”

MPWD Case 1

“... after that I went I got back into the Eastern Health Board as an intern initially and worked there for several years. Five years in total and then after that I went I was unemployed and then a CE scheme”

MPWD Case 2

One PWD commented however, that he had the devastating realisation that his level of productivity was considerably lower than his non-disabled colleagues and he accepted that his internship would never lead to employment given his lower levels of output;

“Physically, I couldn’t keep up. I am a two finger typist so there is only so fast that I can do this even though people saw I was dedicated stayed behind and finish work. I was still only producing even though I was working flat out I was only producing a fraction the same level of production so I knew the internship this was never going to develop into full time work . I didn’t have the same output”.

MPWD Case 1

He stressed however, the positive feedback from peers and his supervisor and considered the overall experience in a very positive light. He commented that whilst he was willing to stay late at work to catch up and start early in the mornings he was further constrained by his transport arrangements.

Three of the PWD profiled were not economically active at present. The length of time that each PWD was out of the labour market varied between 6-8 years which incidentally coincides with the onset of the global financial crisis. This represents a significant amount of time and this would pose a considerable challenge to labour market activation. Three PWD in the present study are in receipt of DA as their primary source of income. None of them are currently identified as long term unemployed. These PWD profiled do not appear in any government employment statistics but are essentially unemployed or at the very least economically inactive;

“Say for example I was to get a job tomorrow that would have no impact on the live register. But if I lost my job the next week it would affect it.”

MPWD Case 2

One PWD commented that it was difficult enough to obtain a job during the boom and that he perceived it almost impossible in the current economic climate considering present unemployment levels. Each of the three PWD profiled here would require significant on-going individualised support and considerable personal development to enable them to participate in any form of employment or self-employment. The economic costs of this level of support may be

problematic to justify purely from a cost perspective however, from a social inclusion point of view the rhetoric may be more compelling.

The present study reveals that the three PWD profiled that are not working currently are discouraged due to a range of barriers encountered. Two of the PWD revealed that they would like to work but feel constrained by the structure of the welfare system and the current economic climate;

“I don’t know that I have truthfully I haven’t been exposed long enough. I don’t know if I have the business skills I would fall short in the mathematical parts.... I think the first thing to conquer is to gain employment I am 35 now 36 in December by the time this recession clears I could be in my 40s . I will always keep looking for opportunities to employment and opportunities. I am active I try my best”.

MPWD Case 1

Whilst the PWD may not have been economically active, there was evidence of active engagement in society. One PWD regularly volunteered at the local St Vincent de Paul where he had actively contributed for a number of years. Another PWD was involved in the organisation of a social club for PWD;

“I am also a member of St. Vincent de Paul. I volunteer home visitation every Monday and try to sort out their problems. Well I just think people have helped me in the past and I thought I would try to help out.”

MPWD Case 2

When asked if they had ever considered entrepreneurship, one PWD candidly remarked in “my fantasy”. Clearly the notion of entrepreneurship amongst three of the respondents was not something they could even aspire to. By contrast, one PWD outlined a current plan to establish an on line business based on an opportunity in the market in an Irish context. This was based on solid experience working in a related field for over twenty years;

“My business skills, I don’t really have any credentials I would have passion and knowledge I know this market really well and better than most other people. I have tested the water here and the knowledge and skills I have built up over the past 15 years are applicable.”

FPWD Case 2

Whilst the business had not been launched, considerable planning and thought and preparation had already been undertaken. The individual had a higher level of educational attainment, more

work experience than the other three PWD in the current study. In addition, there was evidence of a strong informal support system from family and friends actively encouraging the venture;

“My brother and sister are very good and I have a friend who helps”

FPWD Case 2

The PWD had a family background in entrepreneurship as both parents and some siblings were entrepreneurs. This PWD had on-going good health commenting that;

“My health is good and I can focus on this business venture completely”

FPWD Case 2

The PWD revealed mixed motivations in terms of the push and pull factors into self-employment. Greater flexibility, control, autonomy were identified as pull factors whereas dissatisfaction with current work situation and poor rates financial reward were revealed as push factors for this PWD in the current study;

“My vision is that this will become a full time occupation pulling me I think I am unhappy with the style of management but it’s too hierarchical and the style of communication at the moment. The mind-set is too bureaucratic. The poor financial reward and lack of control are also pushing me into doing my own thing”

FPWD Case 2

Fear of failure as an impediment to entrepreneurial engagement was explored. The current research revealed mixed findings. Three PWD clearly articulated that it was not fear of failure that would prevent them rather entrepreneurship would represent a “huge gamble” that if unsuccessful could leave them destitute. Absolute fear of losing their current DA and secondary benefits impacts heavily on their attitude towards entrepreneurship.

One PWD described it as a potential black hole scenario whereby all allowances may be forfeited and they could be facing “*an abyss*”. By contrast however, one PWD who expressed entrepreneurial intention and aspiration previously documented did not envisage fear of failure as a negative remarking that it is important not to have any regrets in life and if this enterprise is unsuccessful there has not been any large capital outlay and essentially this PWD would be no worse off than currently.

“...how will I be financially this business is on line and I don't require a load of capital and it should be able to grow organically and quickly. I don't want to be broke and I don't want fear to stop me and I have had two offers of financial support which I am reluctant to take it. I don't want to have any regrets in life”

FPWD Case 2

It is important to mention this PWD is not currently in receipt of DA or any secondary benefits so this possibly impacted on her attitude. The issue amongst three of the four PWD interviewed is the vulnerability and cautious approach as risking the loss of current allowances and entitlements could leave them in an even worse situation.

This second section has presented the findings from four in-depth interviews which provides insight into the lived experience of PWD in an Irish context and highlights the heterogeneous nature of disability and the diverse range of experiences. It presents a deep layered patchwork of experience which is highly nuanced and individualised. The research findings reveal a sharp contrast in educational experience, work experience and levels of motivation and perception of opportunity. The implications from this section clarify the significant challenges involved in encouraging entrepreneurship amongst PWD. Table 15 summarises the key barriers identified in this research impacting on both EWD and PWD. The disparity between the two groups is striking and demonstrates with clarity the full scale of the barriers encountered and perceived by PWD in the current study. Low levels of educational attainment combined with poor levels of prior experience are compounded by low expectations amongst the disabled themselves and their families. This may prove extremely challenging to address and resistant to traditional interventions. It could be argued that a new approach may be required to meaningfully engage those PWD into an entrepreneurial mind-set. It could be argued that a more targeted personalised approach may be necessary. This is similar to the provision of individualised needs, tailored to the skills, abilities, interests and capabilities identified in the approach to supported employment explored by Fás (2008).

The purpose of the case studies was to document and profile in detail the barriers and challenges involved in engaging in entrepreneurial activity. The research reveals a range of barriers which discourage engagement in the decision to move into self-employment and entrepreneurship. The typical barriers and impediments with self-employment have been revealed as lack of transport, access to the physical environment, poor health, lack of motivation, poor or low levels of educational attainment, low self-esteem and confidence and the benefits trap. Individual

interviews capture the diversity of experience and range of unique challenges and circumstance facing each PWD. Individual circumstances vary considerably which can mitigate or motivate engagement with entrepreneurship. The interviews deepen rather than broaden understanding and provide valuable and new insight. This research uncovers and documents the narratives of PWD which has been a missing element in the entrepreneurial landscape to date in Ireland. The life stories reveal the tremendous struggle, isolation and marginalisation by PWD

Table 15 Summary of Key barriers experience by Participants

	EWD	PWD
Low expectations from family and disabled themselves		✓
Low levels of educational attainment		✓
Low level of prior work experience		✓
Low levels of economic activity over recent years		✓
Length of time economically inactive		✓
Lack to access to physical environment		✓
Problems accessing transport		✓
Difficulty accessing accommodation if travelling at work		✓
Fear of loss of Benefits (Disability Allowance) Welfare trap		✓
Fear of loss of Medical card		✓
On-going poor health		✓
Low levels of self-confidence and self esteem		✓
Lack of specific business skills	✓	✓
Low levels of job readiness		✓
Prejudice and discrimination	✓	✓
Fear of Failure	✓	✓

Source: Current research

A thematic approach was adopted in the presentation of the findings which allowed for a holistic picture to emerge from the research findings. PWD case studies were combined to present an overview and more compelling and robust insight in the present exploratory research. These findings present a stark contrast to the EWD case studies and provide further insight into the challenges and impediments of operating as a physically disabled entrepreneur in Ireland.

5.14 Conclusion

This Chapter presents the findings from the present study and clearly the picture that emerges is a stark contrast between the two groups profiled. Whilst the EWD demonstrate considerable resourcefulness, are relatively well educated and demonstrated prior experience and have access to networks and supportive families thus, are able to operate effectively as entrepreneurs,

the PWD are not. The EWD demonstrated considerable commitment and dedication to their respective enterprises. The PWD in the current research reveal a very marginalised and peripheral group, isolated in society. Lacking in educational attainment and prior work experience, low levels of familial expectation compound low levels of self-confidence all exacerbate a solitary marginalised life. This highlights the tremendous barriers encountered by PWD in Irish society. For PWD, barriers are multi-faceted and persist over time. At one level the personal attributes and characteristics are limiting but this is compounded by poor transport or lack of access to transport, inaccessible buildings and poor facilities for PWD in the built environment. PWD are clearly constrained by the benefits trap and reveals this is the single most significant factor limiting labour market participation of any type in Ireland at present. Fear of having the DA reduced or the possibility of losing their medical card acts as a severe impediment to any form of economic activity. The findings in this research indicate that PWD represent a group of hidden unemployed as they are not represented in any official statistics of unemployment. Economic inactivity places PWD at greater risk of poverty, social isolation and exclusion. This research clearly indicates this is an unpalatable reality for those PWD in the current study. Tackling these inter-related issues in a comprehensive and meaningful manner will require a concerted effort from all stakeholders in society. Multiple disadvantages compound which require innovative and radical approaches to address the inequity and exclusion suffered and are clearly evident in this research.

In combination, issues emerging from the international literature, the case studies and the interviews with PWD illuminate insight into the lived experience of being physically disabled in Ireland. The current findings highlight the heterogeneity of experience and diverse nature of disability and demonstrate that entrepreneurship is complex and the factors influencing entrepreneurship are multifaceted. Individuals respond in different ways to their specific context and this is clearly evident in the current research. The next Chapter discusses the implications and issues arising from the findings presented in the current research specifically highlighting the barriers and motivations for PWD and EWD alike.

Chapter Six: Discussion

6.0 Introduction

The central questions posed in the current research revolve around key issues which provide the framework for the discussion of the research findings in this Chapter. Chapter Five presented the findings from four case studies with PWD and six case studies with EWD which provided valuable insight into the experience of EWD in an Irish context. In combination, these findings highlighted the heterogeneous nature of disability and the diverse range of experiences. In many respects findings from the current research raise more questions than they answer in relation to EWD and PWD and this is fully explored and discussed in this current Chapter. The key issues which emerge from the research findings address the central research questions around the motivations, barriers and challenges encountered by EWD and PWD.

Chapter Five presented the findings which demonstrated a sharp contrast between the two groups profiled. EWD are highly motivated, display resourcefulness, are well educated and have both prior experience, access to networks and supportive families. Equally, EWD demonstrated considerable commitment and dedication to their enterprises. By contrast, PWD in the current research represent a marginalised and peripheral group, isolated in society, deficient in educational attainment and prior work experience. Whilst low levels of family expectation compound low levels of self-confidence and deepen marginalisation further. This emphasises the incredible barriers encountered by PWD in Irish society. For PWD difficulties are multi-faceted and linger over time. Personal attributes and characteristics are constraining but this is further amplified by poor transport or lack of access to transport, inaccessible buildings and poor facilities for PWD in the built environment. PWD are confined by the benefits trap and this research reveals this is the single most substantial influence impacting labour market engagement of any type in Ireland at present. Anxiety of having the DA lowered or cut completely and sacrificing the medical card act as cruel obstacles to any form of economic activity. It is argued that the findings in this research suggest that PWD symbolise a group of hidden unemployed as they are not recorded in any official statistics of unemployment. Economic inactivity causes PWD to be at greater risk of poverty, social isolation and exclusion. This research clearly indicates this is an unpleasant reality for those PWD in the current study. Addressing such interconnected matters in a far reaching and effective manner will necessitate a resolute effort from all stakeholders in

society. Multiple disadvantages exacerbate each other and need original and drastic approaches to tackle the inequity and exclusion evident in this research.

In combination, issues emerging from the international literature, the case studies and the interviews with PWD illuminate insight into the lived experience of being physically disabled in Ireland. The current findings highlight the heterogeneity of experience and diverse nature of disability and demonstrate that entrepreneurship is complex and the factors influencing entrepreneurship are multifaceted. Individuals respond in different ways to their specific context and this is clearly evident in the current research. This Chapter discusses the implications and issues arising from the findings presented in the current research. The research findings revealed a rich and varied tapestry of experience for both female (FEWD) and males (MEWD). Entrepreneurship is challenging for everyone and the issues revealed here demonstrate the complex and multifaceted nature of exploring this field of enquiry. Equally revealing in the present study is the perceptions and experience of PWD not currently engaged in entrepreneurial activity who specifically highlight the barriers to entrepreneurial activity.

This discussion Chapter is structured to highlight the diverse experience of EWD and PWD in an Irish context. Caution must be exercised in extrapolating the findings from the present study to the broader disabled population. This has previously been identified as a limitation of this study. Notwithstanding this limitation, the research findings provide considerable insight and deepen our understanding of the complex range of issues impacting upon this minority group in exploring the motivations and barriers to entrepreneurship.

The initial discussion focuses on composition, gender, age, marital status and educational attainment all of which influence the motivation to become an entrepreneur. These factors combine to illuminate the entrepreneurial motivations evidenced by the present research. Where appropriate, comparisons are drawn between EWD and PWD. The evidence emerging from this research suggests the entrepreneurial motivations for EWD may be coined as the same but different from entrepreneurs generally. Equally, a discussion around the barriers to entrepreneurship are articulated drawing on the evidence presented in the findings Chapter previously. The fine grained detail reveals the significant impediments and barriers for the PWD in the current research. The barriers are articulated as lack of prior experience, poor opportunity identification skills, poorly developed human capital, under-developed business skills, poor

access to transport and inaccessible buildings as well as the welfare trap which combine to create insurmountable barriers for PWD in Ireland.

The research findings from both EWD and PWD stress the significant range and variety of barriers encountered. The key insight and argument emerging from this Chapter is that whilst the motivations to engage with entrepreneurship amongst the EWD are shared with their able bodied counterparts, the barriers tend to be more distinctive and connected to the unique circumstance and experience of living with a physical disability in Ireland. This research supports the assertion by Riddell et al. (2010) that it is vital to comprehend the fine grained detail of intersecting social variables rather than assume that PWD have similar economic experiences and outcomes.

6.1 Profile of EWD and PWD

The first area of discussion is the composition of EWD and PWD in Ireland profiled in the current research. The profile of PWD and EWD revealed in the previous Chapter demonstrated that a number of issues emerge around gender and age in the current study. Having profiled MEWD and FEWD in the primary research, a key issue emerges around the incidence and prevalence of EWD throughout the country. Currently, there is no data available and it is difficult to draw any firm unsupported conclusions. The age profile of the EWD revealed that MEWD tended to be older than FEWD. The MEWDs profiled belong to the tail end of the 'Baby Boom' generation and may therefore have differing attitudes and expectations around growth and performance (Claire 2012). By contrast, the FEWDs are classified as Generation X as they were born between 1965 and 1979. Generation X is more concerned with balancing life and personal life. This may have impacted on the sector selected and growth expectations of the enterprises which will be further discussed at a later stage in this Chapter. The age and gender distribution of both EWD and PWD in the current research is interesting in the context of prevalence of disability. The literature shows that the propensity of disability increases with age and tends to affect females more frequently (Grammenos 2011, CSO 2012). This incidence however, is not reflected in the current research possibly due to the small sample size. In relation to marital status the findings concur with Watson and Nolan (2011) and reveal PWD are less likely to marry than those without a disability. This is particularly evident in the age group 25-44 as according to Watson and Nolan (2011), 48% of the population and only 35% of PWD are married. This further increases for the 45-64 age group as 72% of the general population and only 57% of PWD are married. Once

again this suggests social isolation and exclusion amongst PWD which is evident in the current research. For both men and women, Jones (2011) reveals that the number of dependent children positively influence levels of self-employment. The present study supports this finding in the case of MEWD and does not support it in the case of FEWDs profiled. Most of the EWD had an acquired disability whereas most of the PWD had a congenital disability. This broadly follows the current pattern of disability in Ireland as CSO (2012) research reveals 80% of disability is acquired. However, more significantly this research reveals that life chances are profoundly impacted by educational attainment and this appears to be heavily influenced by the age at onset of disability. Those PWD with a congenital disability (and early onset) experienced lower educational outcomes than any other group. Educational segregation was also evident in three of the PWD profiled. The evidence presented here concurs with the research by Riddell (2010) and NDA (2006) which notes that educational qualifications appear critically significant in terms of influencing future chances. Clearly, this demonstrates a lack of support for PWD in Ireland to achieve academic qualifications. This raises again the question of segregation, exclusion and marginalisation as lack of investment in human capital which constrains an individual's life chances and limits potential. This point was also highlighted by the NDA (2006) who argued that a lack of human capital development and educational opportunity severely impedes an individual's capacity to contribute to the knowledge economy. By contrast, the EWD profiled in this research originated from relatively privileged backgrounds and enjoyed generally high levels of educational attainment and family supports. These factors must be considered when exploring the research implications. It can be asserted that enhanced levels of educational outcome and prior experience combine to provide better life chances for the EWD profiled. By contrast, the PWD profiled were from a more diverse socio-economic group. As previously discussed, levels of educational attainment are an important predictor of entrepreneurial propensity (GEM 2012, Forfás 2012, Action Plan for Jobs 2014, Hunt Report 2011) and this research reveals mixed levels of educational attainment amongst the current PWD group. Half the participants (one male and one female) had a third level qualification. Levels of educational attainment varied between the groups although higher educational attainment was evident in the EWD group. Segregation in an educational context was evident amongst the PWD and this was absent from the EWD. This may be attributed to the acquired nature of their disability and the fact that their education was complete or almost complete prior to the onset of their disability. Parental and family expectations appeared higher in the EWD than the PWD profiled. Clearly, amongst the present PWD profiled low expectations have strongly influenced and impacted upon their labour market engagement.

Once again, this may be partly attributed to the age at onset of disability. This reflects a point which is highlighted in the international literature (World Report on Disability 2011, NDA 2006.) as frequently low expectations from the disabled themselves and family members are seen as impediments to disabled groups fully participating in education and employment. This was clearly evident amongst the PWD in the present research. It could be argued this represents the *learned helplessness* articulated by Kiani (2009) in the literature. By contrast, the EWD participants in the current research clearly demonstrated possessing high expectations of themselves and having that reinforced by their families. In combination it can be speculated that these factors may contribute to influencing labour market activity throughout an individual's life course. Incidentally, research by Schmidt and Smith (2007) identified the link between higher levels of educational attainment and younger age. This is not supported by the evidence revealed in the current study amongst PWD.

The living arrangements revealed in the current research do not support the findings of Watson and Nolan (2011) who report that males PWD are more likely than females to continue to live with their parents. The EWD tended to live in their own homes or with their partners whilst PWD tended to live at their parents' home rather than independently. Two of the PWD remained living with their parents into adulthood. This again reinforces segregation and dependency amongst PWD. In addition, none of the PWD profiled owned their own property and this pattern concurs with Parker Harris et al. (2012) who state that most PWD are in asset poverty. This factor was not replicated by the EWD profiled in the current research. The current research does not support this assertion entirely as four out of six respondents of the EWD profiled in this research owned their own private property and one respondent indicated that he had provided funds to family members to contribute to their asset accumulation, being financially secure himself.

Opportunity identification of the provision of goods and services to those within the physically disabled population which emerged in this research is explored. Pavey (2006) suggests that EWD may select enterprises that directly reflect their situation or circumstance and that meet the needs of the disabled community at large. This is evidenced in half of the enterprises in the current research. Family background may equally influence the decision towards entrepreneurship but that it is also only part of the decision making process for EWD. In many respects this paints a similar picture to that of able bodied entrepreneurs. Bridge and O'Neil (2013) suggest that a much more nuanced pattern exists as EWD express a range of factors influencing their respective

decisions. This is discussed in greater depth in the section on motivations. Two case studies were located in the social enterprise sphere with the remaining four being commercial enterprises. All were located in the service sector and this fact is unsurprising given that Ireland is a post-industrial society with approximately 76.5% of all employment located in the services sector (Eurostat 2012).

Most of the enterprises were in sectors where the start-up costs are minimal and barriers to entry low. This is also common in service sectors which is increasingly characterised by an expanding market which are increasingly crowded due to lower entry costs (Marlow and McAdam 2013) and also in female dominated self-employment. Further research is required to establish the pattern, scale and occurrence of this factor. The preponderance of ventures located in areas where start-up costs were minimal and barriers to entry low is also considered. It appears from the current research that MEWD enter similar sectors traditionally identified as female dominated. FEWD with children are absent from the current research and this limits our understanding of the barriers that impact upon them. Lifestyle choice and flexibility are frequently cited amongst such groups in the international literature yet this did not emerge in the current research due to the small sample size.

All the enterprises were located in what are frequently described in the literature as crowded low value sectors in the service industry by Marlow and McAdam (2013). These are commonly associated with and dominated by female entrepreneurs. This possibly indicates further disadvantage as ICT and new technologies are not a feature in any of the enterprises suggesting further not only a digital divide but a disability digital divide. This issue has featured in the literature (Dobrinsky and Hergittai 2006) who stress that whilst the internet has vast possibilities for the disabled in terms of access, scarce evidence exists to suggest that many are capitalising on this resource. The research findings presented in Chapter Five support this. Vicente and Lopez (2010) argue that the level of computer usage and internet access by people with disabilities is much lower than that of the rest of the population. However, whilst the business sector may not be located in the ICT or high-tech area there is significant evidence that respondents in the current research are effectively engaging with the internet as a marketing and business communication method. Thus, awareness of the internet as a resource to be exploited is clearly evident. However, it is surprising that more EWD have not capitalised further on the potential opportunities that new technology may present. None of the enterprises were located in

the high-tech sector which in some ways is surprising as it has been suggested that this is an area where entrepreneurs with a disability could thrive. Edelman et al. (2010) state that internet based new ventures are blind to stereotypes and discrimination due to the nature of technology and offer enormous potential for EWD to engage and suggest this may break down barriers. Likewise, Billore et al. (2010) notes that increased use of internet and technology as 14.9% of FE founded business in this sector. The impact of new technologies and social networking media on the viability of EWD needs to be further explored (Yamamoto et al. 2012). This is particularly salient amongst the disabled population. Clearly, there may be potential opportunities to exploit yet further research is required in an Irish context.

The EWD profiled in the current study concurred with research completed by Billore et al. (2010) which found that female minority immigrant entrepreneurs (FMIE) are concentrated in the service sector and tend to enter fields related to services they were already familiar with. The FMIE may be deficient in training and expertise in other fields. It is conceivable that a similar pattern is emerging in Ireland in relation to EWD. Whilst there is some evidence supporting this assertion in the current research of FEWD and MEWD a more nuanced picture emerges. In the current study, all enterprises were located in the service sector. The EWD selected sectors that they were not necessarily familiar with. The EWD profiled in the cases frequently had expertise but due to the nature of their disability were unable to continue in that line of work. This implies that the EWD profiled in this research demonstrated transferable skills and flexibility and reflects their high educational achievement and a resourceful and positive attitude to life. The choice of sector presents some interesting issues in relation to ME and caution must be exercised in the interpretation of the current research findings.

Growth potential is an important aspect of entrepreneurial endeavour and the findings revealed in this research are mixed. As revealed in the literature (GEM 2014) growth is a relatively rare but highly desirable entrepreneurial outcome, it is tempered by market conditions, serendipity and institutional environment (Hmieleski and Baron 2009). It is acknowledged the choice of sector can strongly limit the growth capability of the enterprise (Alvarez and Barney 2014, Marlow and McAdam 2014). ME have fewer employees and grow at a significantly slower rate (Edelman et al. 2010). This factor is also prevalent for FE (Ahl and Marlow 2012, Marlow and McAdam 2013) External constraints, lack of support and available finance limit growth potential. The research findings in this case largely support this. As previously outlined, the majority of EWD did not

employ anyone directly. The growth trajectories have not been linear but rather displayed a more mixed pattern of expansion and contraction. To some extent this mirrors the experience by other minority entrepreneurs such as female entrepreneurs (Marlow and McAdam, 2013). This is an interesting finding in the context of the prevailing economic climate where many businesses struggle to survive. The mixed pattern of expansion and contraction is also reflected in the entrepreneurial experience of EWD in the present study.

6.2 Motivations

The literature (Arnold and Ipsen 2005 and Pagan Rodriguez 2012) suggests that in fact EWD may be forced into entrepreneurship by a paucity of alternatives and certainly in the current hostile economic environment this may be the case. The evidence presented here suggests a much more nuanced pattern as EWD express a range of factors influencing their respective decisions. It should be noted that some EWD expressed mixed motivations identifying both opportunity and necessity factors influencing their decisions. This concurs with the literature Chu et al. (2009). This demonstrates the complex and sensitive nature of engaging with entrepreneurship and may realistically and pragmatically influence all entrepreneurs both disabled and able bodied in their decision making process.

The motivations to become an entrepreneur elicited a plurality of responses in the current research and this is confirmed by the work of Jones et al.(2012) and Chu et al.(2009). Mixed motivations reflect the reality for most entrepreneurs (Jones et al. 2012). Thus, there is a complex interplay between positive and negative motivations at a variety of levels. Entrepreneurs are caught between the 'idealistic dream' and 'realistic opportunity'. The respondents collectively confirmed a range of motivations as presented in Chapter Five. The findings in this case reinforce 'the same but different' evidence in the entrepreneurial motivations for EWD.

Shoebridge et al.(2012) and Benzing et al.(2009) outline that a desire to make a profit emerged as a strong incentive for many entrepreneurs and MEs. The results emerging in the present research in relation to profit and financial success are more nuanced and complex. It became clear that MEWD were more focused on financial success as an indicator of success, some also expressed other factors critical to their perception of achievement. FEWD were more measured and expressed the desire to make a difference and independence to be master of their own

destiny as more significant indicators of success. This is significant, as it concurs with the motivations outlined by entrepreneurs generally in the literature and is not specific to PWD (Estay et al.2013, Benzing et al.2009, Chu et al.2006). Research by Jones (2011) suggests that EWD are less likely to stress the positive outcomes of entering entrepreneurship, the present research does not support this assertion.

Additionally, this supports the view promoted by Hjerm (2004) that other factors such as independence, well-being and self-esteem are significant. This is also supported by McGowan et al. (2012) who note that making money was not a key motivator for FE. Stressing the importance of non-financial factors again, mentioning sense of well-being and personal fulfilment and satisfaction. There is some evidence to support this in the current research.

The literature (Carter 2010) suggests that financial earnings may be negatively impacted by moves to self-employment. This cannot be supported by the present research and further research is required to establish if this is indeed the case amongst EWD. Clearly, EWD view success less associated with the traditional definitions and expectations of financial success as articulated by Parker Harris et al.(2013), stressing that success for a new enterprise may not simply imply growth but also independence. The entrepreneurial motivations explored in the current research reinforces this. This view was a dominant view amongst the social entrepreneurs included in this research. Stressing the desire to make a difference as a more important indicator of achievement rather than traditional financial rewards. Thus, intrinsic rewards relating to achievement, recognition and personal development are significant for this specific group of EWD. This clearly emphasises the motivations which commonly spur on all entrepreneurs to challenge the status quo. Gibb *et al.*. (2009) resolved that the concept of 'creative destruction' implies that entrepreneurs continually challenge the status quo or displace existing products or services, and replace them with enhanced or more dynamic offerings. There is evidence in the present study that two particular enterprises (SE) challenge the status quo.

Ram (2008) suggests mixed embeddedness influences ME prospects which may help to explain the growth motivations of entrepreneurs. Edelman et al.(2010) suggests that growth in ME is often considered a sign of entrepreneurial success but not all small enterprises choose to grow. Edelman et al.(2010) posits that small enterprises comprise the economic core in the US. Growth is usually desirable simply from a survival perspective. Interesting data on (black) ME reveals that

whilst start-up activity has rapidly increased these enterprises have the lowest survival rate (Edelman et al.2010). Evidence from research reveals that FE are frequently content to maintain a small and stable venture which accommodates other aspects of life (McGowan et al.2012). Not all EWD in the current study identified strong growth orientations and many concurred with this. However, the two SE appeared the most dynamic and focused on growth. In combination, both SE in the current study seek to challenge the status quo and express aggressive growth strategies. This distinguishes them from the other enterprises profiled.

Claire (2012) argues lifestyle entrepreneurs (LE) are not focused on growth. The current case studies challenges the assumption that economic growth is a desirable goal. Whilst the EWD were not in LE sectors the growth orientations to a large extent mirrored this occurrence. Finally, Shoebridge et al.(2012) suggest a differing world view which may help to explain some of the differences observed in terms of growth orientation and professionalism observed and could in part be explained by the age of the respondents or also the sectors entered which have poor growth potential. The present research supports this view as the growth potential of four of the six EWD was limited.

Lifestyle choice and flexibility are frequently cited in the literature (Marlow and McAdam 2013, Claire 2012, Stone and Stubbs 2007) for engagement in entrepreneurial activities. This aspect is absent in the current research as all participants are engaged in a full time or near full time capacity and none mentioned lifestyle choice and flexibility. This demonstrates a strong commitment and dedication to their respective enterprises and differs from research by Marlow and McAdam (2013) on female entrepreneurs which suggests that half of all self-employed females work part time. As profiled earlier, in this research the female EWD were not married nor did they have children. This may in part explain the propensity to work full time. It is significant also that two of the males have children. Neither mentioned family responsibilities as impacting on their capacity to engage with their enterprise. It can be argued this factor simply reflects current and persistent societal norms whereby females take more responsibility for domestic and caring activities. Thus, it can be argued that EWD are clearly as committed and diligent in their endeavours as their able bodied counterparts.

In the current study almost half of the EWD were home based. Mason et al. (2011) argue that home working is currently undergoing a revival due to developments in new technologies. That is

not entirely the case revealed in the current study. One EWD has adapted her current house and opened a B&B designed specifically for both the disabled and non-disabled. In the UK almost one third of self-employed females operate from home according to Marlow and McAdam (2013). To some extent this mirrors the experience by other minority entrepreneurs such as female (Marlow and McAdam, 2013). This leads Claire (2012) to question if the entrepreneurial ideal has changed. Mason et al. (2011) suggest there could be a return to a culture where work and personal life flawlessly overlap.

Edelman et al. (2010) suggests that empowerment involves accessing human, social and material sources to make strategic choices in life. Empowerment of EWD is a critical aspect in encouraging and fostering an entrepreneurial mind-set. Achieving this type of objective can take considerable time as it relates to developing self-efficacy and self-esteem Cooney (2009). As mentioned earlier, Shoebridge et al. (2012) argues that empowerment is critical. The major challenge is the identification and development of an appropriate nutrient rich environment for EWD which has also been previously discussed. The perceived lack of these enabling supports to encourage and foster entrepreneurial aspiration will be referred to at a later stage in this Chapter.

Shoebridge et al. (2012) suggest that capacity building refers to the empowerment of individuals and communities to drive social change by strengthening capacities and capabilities to manage problem solving and drive to build personal development goals. It is acknowledged, that building capacity encourages entrepreneurship behaviour according to Whitehead (2002). There is considerable evidence of well-developed capacity amongst the current EWD. However, this is not reflected in the experience of PWD profiled in the current study. It raises the issue of the development of human capital and empowerment amongst PWD due to their lack of labour market engagement. The move from welfare dependence to independence through self-employment remains enormously challenging, given the underdeveloped nature of human capital in the PWD profiled. This is a formidable task and will require a concerted effort and engagement from all stakeholders and the PWD themselves.

Shoebridge et al. (2012) maintain that a strong work ethic, inner locus of control, self-determination in their future and risk taking propensity emerged in ME. These factors have been explored in the present research. All of the EWD demonstrated a strong work ethic, an inner

locus of control and self-determination in their future which concurs with much of the literature (Jain 2011, Kreuger and Brazeal 1994). Conversely, most of the PWD profiled in the current research lacked many of these characteristics largely due to the limited segregated and isolated life course. There was no tangible work ethic, inner locus of control or self-determination evident amongst three of the four PWD profiled. Self-efficacy levels amongst PWD were consistently low, demonstrated by poor levels of persistence at work, education and other endeavours. This concurs with evidence in the literature (Hechavarria et al. 2012). This could be attributed to their disability, poor educational attainment, lack of relevant work experience and familiarity with the competitive nature of the open labour market. It may also be more accurately reflected in low self-confidence. Furthermore, this concurs with Jain (2011) who assert that risk taking propensity is a significant aspect of entrepreneurship and linked to self-efficacy. Propensity to entrepreneurship is influenced by self-efficacy and this is clearly evident amongst the PWD in the current study. Consistent with the literature (Cooney 2009, OECD 2013) on female lack of self-confidence, one FEWD respondent articulated that the fear came from within themselves. This is consistent with the findings but highlights that low levels of self-confidence affect all entrepreneurs.

Assessing risk in a measured and informed manner is an important entrepreneurial attribute (Gibb 2007, Entrepreneurship Forum 2014, Hayton et al. 2013, McGowan et al. 2012) and it is important to explore the attitudes and experience of the EWD in the current research. Gender and age are frequently cited as having a significant impact on attitudes to risk and this is also confirmed in the current research. Typically females are more risk averse than males, older people may be more cautious than younger aspiring entrepreneurs. This research reveals a mixed pattern. The current research demonstrated that MEWD placed an emphasis on the measured nature of risk taking and assessing the environment for opportunities. Demonstrating rationality rather than intuition in the decision making process. By contrast FEWD reveals a mixed pattern again with some stressing rationality whilst others an intuitive approach. Such an intuitive approach may be attributed to demonstrating strong emotional intelligence skills (Humphreys 2013).

Fear of failure which is critically reviewed earlier in this research (EU 2020 Enterprise Action Plan, GEM 2012, OECD 2013, Entrepreneurship Forum 2014) is shown to be an impediment to business start-up and can stymie new business creation if the sanctions are deemed too severe

for the individual to bear. This has been a feature in an Irish context although attitudes and approaches are changing to a less harsh regime and greater tolerance and acceptance of failure.

According to Gibb (2007), entrepreneurs need to demonstrate a wide range of entrepreneurial skills. The previous Chapter revealed that this was evident amongst respondents and can be stated to be a barrier to entrepreneurship amongst respondents. This concurs with the literature (OECD 2013, Shinnar et al. 2012 and Jain et al. (2013).Shoebridge et al. (2012) argue that equally critical for business success is business planning and advice. In the present study specific business planning and management skills remained an on-going issue for EWD, especially for those with employees. Financial literacy and technology skills were also deficient. This is an area that could benefit from a targeted response from enterprise support agencies. Research by Ram et al. (2008), reveal that amongst ME lack of access to substantial financial resources (financial capital), deficiencies of human capital, educational qualifications and lack of prior experience relegate most fledgling firms to the lower end of the opportunity structures. This is clearly evident in the present research. Once again, this is an area that could benefit from targeted support. It is argued that it is critical to engage participants in close consultation to effectively facilitate the process and ensure effective and appropriate enterprise supports are provided. The lack of awareness of the importance of specific business and management skills was striking and suggests further targeted supports are required tailored to individual needs. The use of on-line trading opportunities and the Internet as effective digital marketing and communication techniques presents a mixed response. There appears to be a lower rate of engagement with technology amongst the smaller enterprises. By contrast, the more aggressive growth oriented enterprises were engaged in a more professional manner with external stakeholders.

Both financial literacy and business acumen feature in the literature Parker Harris et al. (2013) and the current research supports the assertion that many EWD lack sufficient proficiency in financial literacy and do not take responsibility for their own finances and financial planning. Parker Harris et al. (2013) reveal that many entrepreneurs with disability do not manage their own finance and have limited financial knowledge. Some respondents acknowledged their lack of familiarity with financial literacy but did not indicate how they would tackle the skills gap. This raises the issue that more support on financial skills tailored to the type of enterprises the EWD are likely to engage in would be beneficial. This skills deficit is supplied by the CEBs/LEOs through a mentoring system and EWDs could benefit from availing of this existing support.

Access to finance is an important and interrelated aspect that may influence the choice of sector to be entered. The literature suggests that similar to all entrepreneurs, EWD rely upon friends, family and personal funds when starting a business. This research specifically reveals the EWD themselves providing the funds for the business start-up. This supports the findings of Parker Harris et al. (2012). One respondent stressed that bank finance was never considered adding that he personally financed his own business ventures.

The research findings from both EWD and PWD highlight the diverse and complex nature of the factors impacting on entrepreneurship. The unique and highly individualised nature of the personal experience of the respondents profiled render generalisations impossible. However, the discussion provides greater insight and understanding into the lived experience has been achieved. The fine grained evidence from the PWD support evidence of severe disadvantage and tremendous barriers experienced by this marginalised group.

6.3 Barriers

This research has identified multiple barriers to labour market participation. The findings reveal a deep chasm between the EWD and PWD profiled in the current study. For EWD the quest for acceptance is a key issue and this is now discussed. Prejudice and discrimination about the disabled persist in society. The concerns revealed by the four PWD relate to barriers to entrepreneurship such as transport, accessing the physical environment, poor health and the benefits trap and loss or curtailment of the medical card. For PWD the benefits trap remains the most persistently significant issue and impacts and influences all other decisions. This has been considered in some depth in Chapter Five. In conclusion, the types of supports that might be required to enable the most vulnerable and marginalised group to actively operate as entrepreneurs are articulated.

The PWD profiled in the current research are completely reliant on the DA as their sole source of income. It is argued this places them at risk of poverty and exclusion. There is clear evidence of an employment gap existing within the PWD in the current research. Ireland has a particularly low rate of employment according to Grammenos (2011) amongst PWD and the current research supports this finding. As previously mentioned, economic inactivity may precede social exclusion and poverty and this research clearly supports this assertion.

Three PWD profiled did not have any aspirations towards entrepreneurial endeavour and it is argued would pose a significant challenge to activate. Most PWD profiled in the current research were not economically active at present and many had been out of the labour market for a considerable amount of time. The concept of hidden unemployment Riach and Loretto (2010) has previously been outlined in Chapter Five. Moving from dependency and reliance on welfare to self-employment represents a monumental change and may not be a realistic or economically viable option for all. This concurs with the literature and research evidence (ESRI 2013, Cooney 2008, 2009, Riddell 2010 and NDA 2006). One PWD described the secondary benefits as golden stressing that undertaking any activity that might threaten them would be unthinkable. This recurring issue of fear of losing benefits and effectively being trapped in a dependency mode needs to be addressed. This has been raised by both the NDA (2006) and Disability federation of Ireland (2010) in their submissions to government.

The findings presented support research by the NDA (2006) that suggest economic participation is dependent on a number of variables such as age, gender, educational attainment, family supports, previous experience, severity of disability and general health all of which combine to impact on economic participation. The benefits trap emerges as a key variable as a barrier to engagement in either work or self-employment.

Three PWD in the present study are in receipt of DA as their primary source of income. None of them are currently identified as long term unemployed and so cannot avail of the activation measures outlined in recent government strategies such as Action Plan for Jobs (2014) and Pathways to Work (2013). The PWD profiled do not appear in any government employment statistics but are essentially unemployed or at the very least economically inactive. Long term unemployed are frequently identified by government (Action Plan for Jobs 2014, Pathways to Work 2013) as one of the most demanding groups to support back into labour market activity. This is referred to as hidden unemployed by Riach and Loretto (2010) as they are not recorded in official unemployment figures. The present study reveals that the three PWD profiled that are not working currently are discouraged due to a range of barriers encountered. Whilst PWD revealed that they would like to work but feel constrained by the structure of the welfare system and the current economic climate. Inadequacy of PWD skills and qualifications was clearly a contributory factor in their discouragement and this concurs with findings from Watson and Nolan (2011).

The role that health plays is also important and was previously outlined by Jones (2011). This was a significant factor for PWD who outlined the impact that spells of poor health would have a detrimental impact on their capacity to work and engage in entrepreneurship. Attending hospital appointments and managing medication and prescriptions featured in the current study. The sporadic nature of poor health and varying recovering times is likely to impede economic activity and challenge their ability to operate as entrepreneurs.

Prejudice and discrimination from employers featured in the current research and this is also reflected in the literature. Shier et al. (2009) suggest that employers view the spectrum of disabled as a homogenous whole and fail to grasp the diverse nature of disability. In addition, Shoebridge et al. (2012) argue discrimination of ME is a serious hindrance to business success. Discrimination is still present and this factor is shared with other ME. The ability to operate a business successfully despite their experiences indicates the presence of perseverance and determination to succeed amongst the EWD profiled. Traits of confidence, determination and ambition enable them to overcome this treatment. Shier et al. (2009) argue that discrimination and prejudice represent the negation of human capital where it had been developed through educational attainment and previous labour market participation. Whilst neither EWD nor PWD directly articulated discrimination, both groups had encountered misconceptions about what they could realistically achieve. This was a much stronger deterrent for the PWD than the EWD who viewed any constraints as challenges to be actively overcome. Once again, this demonstrates the commitment and determination of the EWD profiled in the current research. This further strengthens the argument for the adoption of a more inclusive approach. An enabling supportive environment and eco-system needs to be created to encourage active engagement from the disabled population generally. Encouraging entrepreneurship may be a means of tackling social exclusion and disadvantage. Billore et al. (2010) argues that prejudice and misconceptions can be a feature of all ME. This may be linked to cultural values, attitudes towards disability and the social legitimacy of the relationship between the two. Direct initiatives can help counter this imbalance and create a brighter future for all entrepreneurs.

Prior experience is identified in the literature (Shoebridge et al. 2012, McGowan et al. 2012, Manolova et al. 2007) as significant, as the most common route to entrepreneurship and self-employment is employment. This is clearly significant and evident from the current research. The

EWD all had substantial prior experience in employment or in previous self-employed capacities which aided and influenced the decision to become an entrepreneur. By contrast, the PWD lacked any substantial previous experience in a commercial venture. Labour market attachment was sporadic and weak amongst this group with 'short work placements' and CE schemes. This mitigates against a pathway into entrepreneurship. Economic participation amongst the PWD in the present study was extremely limited. By contrast, most EWD had prior experience which they have effectively used in the transition to self-employment and entrepreneurship. This may have significant implications for PWD who wish to start a business.

It may also be argued that the EWD showed an intuitive approach adopted demonstrating strong emotional intelligence which reflects what Gibb (2007) determined as individual capacities. As previously discussed, Humphrey (2013) notes that entrepreneurs need high levels of emotional intelligence to enable them to cope effectively with the challenges encountered when following an entrepreneurial journey this was evident amongst the EWD profiled and raises the question of developing such acumen for PWD with entrepreneurial aspirations. Poorly developed individual capacities and emotional intelligence skills once again, mitigate against entrepreneurship for PWD.

In addition, the majority of the PWD profiled lacked recent work experience and this may further distance them from actively seeking self-employment as a career option. Riddell (2010) stresses that PWD with no educational qualifications fare poorly in the labour market. The present research reveals that levels of educational attainment are mixed amongst the PWD profiled. Amongst the PWD there is clearly underdeveloped capacity and this negation of human capital severely limits and impacts upon their contribution to society. In combination, these factors present considerable barriers to entrepreneurship for PWD. Shoebridge et al. (20012) also stress that work placement and internship programmes provide training and knowledge exchange, up-skill participants and promote hands-on experience. It can be argued that much more needs to be done to provide learning opportunities close to the labour market such as placement and internship programmes for PWD. Such programmes need to be developed to provide realistic, authentic opportunities to build and develop core competencies and the necessary human capital required. A potential solution to overcoming discrimination, prejudice, isolation and related barriers is through enhanced and targeted government support, developing support networks, mentoring, work placement and role models.

6.4 Addressing The Challenges

The challenges emerged in the current research around targeted government support towards tackling discrimination and social exclusion, developing support networks, role models, mentoring, work placement and social entrepreneurship. These issues are complex and will require a multifaceted approach from all the stakeholders including the PWD themselves.

The findings in the current research suggest a more proactive and enabling response by enterprise support agencies is required to overcome the barriers identified. The OECD Report (2012) notes that attitudes to entrepreneurship can be shaped by different types of policies. These include entrepreneurial education, media campaigns and mentoring. Each of these interventions may be beneficial in light of the evidence presented in this research. The OECD (2013) Report Missing Entrepreneurs highlighted the need for a better understanding of the potential for people to establish businesses and the barriers they may experience. The necessity to increase awareness of opportunities for entrepreneurship amongst minorities including the disabled is emphasised. A range of interventions such as mentoring, coaching and start-up finance should be considered. The findings from the current research suggest that PWD represent a neglected group in the entrepreneurial population and require individual focused attention and support to enable them to effectively engage with entrepreneurship.

It is argued that a differentiated approach is required to ensure disadvantaged marginalised entrepreneurs benefit from a more targeted approach such a view has been articulated by the OECD (The Missing Entrepreneur 2013). The response must be appropriate to the particular barriers to business start-up and self-employment encountered by PWD. The nature of delivery is significant as physical access to buildings may be problematic. The disabled may require reassurance in relation to welfare payments. As Shoebridge (2008) argued, access to business advice can be problematic, confusing and complex. Government and support agencies need to be more acutely aware of the distinctive range of needs of PWD when engaging with entrepreneurship. In an Irish context, the recently published POBAL Report (2013) stresses that a holistic whole person approach must be adopted to encourage entrepreneurship amongst socially disadvantaged groups such as PWD. The interventions must work at a level and pace to suit the individual. In addition, the report stresses that the success of any inclusion programme in enhancing pathways into self-employment hinges on the agencies capacity to deal with issues of social exclusion such as isolation, low levels of self-confidence, poor educational attainment,

numeracy and literacy issues, vulnerability and anxiety and depression. Work placement and mentoring could be integrated into an inclusion programme which could provide comprehensive support to vulnerable PWD. It is argued that in an Irish context partnership with industry bodies and associations is required to support and encourage collaboration between PWD and entrepreneurship.

Those from disadvantaged and low income groups are less likely to have access to good networks. There is evidence in this research to support this specifically amongst the PWD. Yet, support networks are critical for entrepreneurs and effectively tapping into social capital is a vital component of entrepreneurial success. Heath and Reed (2013) define social capital as the networks amongst individuals that result in access to resources such as information, ideas, emotional supports and trust. It is widely accepted that both formal and informal networking are essential ingredients in the entrepreneurial skill mix. In the cases presented in this study the individual respondents have a vast range of social capital which was harnessed by them to varying degrees. Clearly evident however is the significance of bonding ties (family and friends, neighbours) as identified by Heath and Reed (2013). This is significant as it counters the current literature which suggests that those with a disability are isolated and low in social capital. This was not evident amongst the PWD in the current research again highlighting isolation and marginalisation. This research suggests a mixed experience to be the case. EWD displayed good access to social networks whereas PWD appeared isolated. However, the degree to which social capital and networks were successfully accessed and exploited seemed to vary considerably between respondents. In particular, only half of the EWD in this research revealed that formal external networks were significant in building their business. Accessing networks and tapping into social capital are vital and the findings revealed that bonding ties (family and friends) are fully exploited by the EWD. The mechanisms by which both female and male EWD access informal networks to more effectively promote their enterprise are considered. Accessing formal networking appears to be an issue for the smaller enterprises. Research by Jones, Mascarenhas-Keyes, and Ram (2012) on ME supports these findings.

Jones et al. (2012) argues that in the UK, ME are moving from social to human capital which is suggested as a welcome and beneficial trajectory. Human capital relates to educational attainment and recognised expertise necessary to access professional, managerial and technical employment. The more a minority group's comparative position moves in parity with the general

population, self-employment becomes less relevant (Jones et al. 2012). Human capital accumulation enables and facilitates the creation of businesses and HPSU higher up the value chain. As awareness of policy and supports for EWD progress, the vital significance of educational attainment becomes increasingly apparent. It is suggested this may be into the future before the transition from social to human capital amongst EWD is fully evident. Entrepreneurship and employability are linked and one enhances the other (Moreland 2006, Gibb 2007 and Rae 2010). Academic qualifications confer credibility and legitimacy but also enhanced self-confidence, social and problem solving skills which are all vital in an entrepreneurial context. The poor levels of educational attainment amongst the PWD profiled clearly demonstrate the full extent and depth of the challenge in addressing human capital development.

It is frequently argued that a lack of significant role models acts as an impediment for PWD into entrepreneurship. Low expectations of society, family and the disabled themselves have previously been identified in the research (NDA 2006). Shoebridge et al. (2012) argue that strong role models with family are a very significant influence on ME. Equally, according to Ram (2008) the social aspect of role models and exploiting niche opportunity structures may shape entrepreneurial motivations amongst ME. It can be argued that more visible role models will create greater awareness of the possibilities of entrepreneurial endeavour. This may act to encourage and influence the disabled into latent entrepreneurship. Shoebridge et al. (2012) suggest that the provision of highly visible role models who speak to EWD may further encourage entrepreneurship. It could be equally empowering to allow current EWD to open up their enterprise and let other physically disabled view their enterprise. This may be especially salient for those without strong family supports or networks. The EWD profiled in these case studies are good role models for others interested in pursuing an entrepreneurial pathway. Whilst their experiences are mixed, they may act as catalysts for change within the current environment. The individual case studies revealed in this research suggest a depth of experience, courage, resilience, tenacity and self-belief. Conversely, Jones and Ram (2013) argues that role models may present a double-edged sword as they can set unhelpful precedents. Poor returns can be evident when too many ME are crammed in overcrowded too few sectors with low values and forced into cut throat competition with each other. The imitation of roles can have a reverse impact intended if the focus is on already well served low value markets. There is the possibility that this could become an issue among EWD in Ireland without due cognisance of this risk among support agencies.

The unique case of the social entrepreneurs (SE) profiled requires further exploration. The two SE profiled shared a unique growth pattern not evident to any great extent in the other businesses examined. This raises a number of issues around the potential of SE to effectively act as a gateway or pathway into more traditional forms of entrepreneurship. Combined they represent the most innovative, creative and growth oriented enterprises. This feature was largely absent from the other enterprises profiled. It can be argued that the SE sphere could place a unique opportunity for EWD to exploit as it essentially fills a gap between the public and private entities. Innovative SE embrace all, employ more people, are organised in a professional manner, are keenly tuned into market opportunities and the external environment. SE appear to be more externally focused. In addition, they have developed business plans, commenced and engaged in strategic planning and have attained core competencies in marketing, digital marketing and social media to harness and gain awareness to support and further their cause. SE appears as an attractive potential sector to enter for PWD. SE provides a focused environment in a non-threatening and competitive way which is characterised by commercial ventures. The individual founders profiled were driven by passion, energy and vision. It is argued that the SEs profiled have gained traction through winning the support of key stakeholders. It is further argued that rather than competing, the SE are collaborating and therefore of less threat to a commercial venture. The evidence suggests that their activities complement and enhance the optics of the organisations that support them. To ensure sustainable viability, the SE profiled here engage in commercial activities. This implies that SE are uniquely placed to maximise potential and combine interrelated and mutually dependent objectives. The level of clarity employed in the delivery of their message to their stakeholders is central to their success. Some SE have higher profiles than others. Some become more mainstream than others and some provide a wider range of services. It is argued that SE represents a bridging activity to encourage greater participation and engagement from those excluded and marginalised. This is similar to Shoebridge et al. (2012) concept of a hybrid organisation which can facilitate ME and may act also as a point of connection or bridge. This approach may successfully support entrepreneurs who encounter difficulty entering mainstream processes. Joint ventures may achieve a similar objective. This research argues that SE provides a nutrient rich environment to foster and develop entrepreneurial activity.

6.5 Conclusion

This discussion Chapter critically explored the implications of the research findings in the context of key issues in the international literature. The initial discussion focused on the divergent profiles of both EWD and PWD in the current research. It is quickly apparent that sharp distinctions exist between the two groups which, it is argued, impact on the likelihood of entrepreneurial activity. PWD profiled are isolated and marginalised and this mitigates against entrepreneurial engagement. The isolation and cumulative disadvantage suffered by PWD is further expanded and clarified in the discussion of the barriers to entrepreneurship.

The discussion in this Chapter highlights the motivations which EWD share with their able bodied counterparts. Secondly, the barriers to entrepreneurship are fully discussed and a sharp contrast emerges. Thus, a key argument emerges from this discussion that whilst it is evident that PWD share common barriers with all entrepreneurs, they experience additional double disadvantage due to their unique circumstances and nature of their disability. The Chapter concluded with a discussion of possible action points to reduce the significant impediments towards participation. In essence, engaging in entrepreneurial activity would enhance social cohesion and reduce marginalisation amongst PWD however the task is formidable and will require a concerted effort from all concerned.

The final Chapter of the research study proposes recommendations and identifies areas for further study.

Chapter Seven: Conclusions and Recommendations

7.0 Introduction

The final Chapter is structured into four parts. The first section summarises the present research completed and justifies how the research questions have been answered. The second section outlines the contribution to knowledge and practice. It also specifically addresses how the research questions and objectives have been met in the present study. Scope for further work is also outlined in the second section and the third section presents the key findings and recommendations which emerge from the primary and secondary work. Concluding remarks constitute the final section of this research study.

7.1 Summary

This exploratory research critically examines the key issues emerging in the international literature and the key issues involved in working as a physically disabled entrepreneur in the Republic of Ireland. This research questioned and explored the barriers and motivations experienced by entrepreneurs with a physical disability (EWD) in Ireland. The experience of operating as an entrepreneur with a disability illuminated valuable insights and lessons which contribute to business success. PWD encounter multiple barriers to entrepreneurship and these have been fully explored.

Disability and entrepreneurship remains an under researched and largely neglected topic. This research has increased knowledge and critically challenged stereotypical attitudes and narratives on disability and entrepreneurship. It examined and challenged the dominant existing paradigms of entrepreneurship and extended the narrative of entrepreneurship based on inclusiveness, with particular reference to entrepreneurship and disability.

The research adopted a qualitative approach using case studies to profile EWD and PWD. Burg and Romme (2014) argue that fundamentally different perspectives on the phenomenon of entrepreneurship can together provide a deeper and broader understanding than any single perspective. The current research adopted such an approach as it is an entrepreneurship study through the prism of disability.

The case studies combine to provide considerable insight into the lived experience of being physically disabled in Ireland. The current findings highlighted the heterogeneity of experience and diverse nature of disability and demonstrate that entrepreneurship is complex and the factors influencing entrepreneurship are multifaceted. Individuals respond in different ways to their specific context and this is clearly evident in the current research.

7.2 Contribution to Knowledge

It is argued that this exploratory research represents a significant contribution to knowledge on EWD through an exploration of the lived experience of both EWD and PWD and their collective experience towards entrepreneurship. This exploratory study sought to address the central research questions on whether the motivations are different for EWD and what barriers are encountered by EWD and PWD in Irish society. This is a neglected area of research on entrepreneurs to date. It is argued that this research has made a valuable contribution to our knowledge of the lived experience of EWD. It has provided new insights using a number of case studies which documented the success and failure of the physically disabled to engage in entrepreneurial activity. The findings also highlight the formidable barriers to entrepreneurship for people with a disability (PWD). The case studies illuminated the tremendous passion, drive and enthusiasm amongst those profiled. The case studies collectively demonstrated the success stories which deepen and broaden knowledge and understanding. Conversely, the PWD profiled who are not currently actively engaged in entrepreneurial activity provide insight into the severe barriers and impediments which prevent enterprise creation. There were three core aims and objectives of this study which revolve firstly, around a critical review of international literature and identification of the key issues amongst PWD. This was fully discussed in Chapters Two and Three of this research. The second research aim was to conduct fieldwork using case studies of EWD and PWDs. The appropriate primary research was conducted according to the methodology outlined and the results presented in Chapter Five. A full discussion of the findings specifically focusing on the motivations and barriers is included in Chapter Six which relates to the third and final aim and objective of this research.

7.3 Contribution to Practice

It is argued that this exploratory research also represents a significant contribution to greater insight into the practice of entrepreneurship through an exploration of the lived experience of both EWD and PWD. This exploratory research highlights that the practice of entrepreneurship is diverse and varies according to the context of the individual. This research also contributes to practice by highlighting the diverse experience of PWD and EWD in Ireland. Attitudes and experience clearly vary in relation to entrepreneurial activity and engagement. Encouraging awareness of entrepreneurial opportunity at an early stage clearly needs to emerge from all stakeholders: the disabled, their families, care givers and professional providers who may exert some positive influence over PWD. Equally, in practice, encouraging economic activity amongst PWD needs to be urgently addressed. This research demonstrated that most PWD were economically inactive over a long period of time and in many respects this further impedes the likelihood of engagement with entrepreneurship even though it may offer a realistic opportunity to participate in the labour market in the longer term. Self-employment can offer an individual tremendous flexibility around work routines and can circumvent discrimination and marginalisation experienced in the workplace. Those PWD with a congenital disability (and early onset) experienced lower educational outcomes than any other group. In reality, lower educational attainment and sporadic work experience combine to reduce the labour market attachment of PWD. In practice, this exploratory research reveals that the barriers articulated by PWD clearly suggest they are trapped by their benefits and unable to participate. By contrast, the EWD demonstrate tenacity, persistence, a strong work ethic, an inner locus of control and self-determination in their future.

7.4 Scope for Further Work

This research suggests that the field of EWD is still in its infancy. Further research is required to provide a more comprehensive and deeper understanding of the motivations and barriers to entrepreneurship that those with a disability encounter. Further research is also required to establish the scale and scope of entrepreneurial activity amongst PWD in Ireland. Evidence based data revealing the sector, level of activity and start-up rates would enhance knowledge and understanding. Research which explores the role and scope of social enterprise is required to fully reveal the contribution that it could make in the re-integration of marginalised and excluded

groups. Additional research on growth trajectories and risk assessment would also be revealing. Research exploring the development and provision of entrepreneurial education and training, mentoring and other interventions both through mainstream and specialist provision would provide tangible evidence to their efficacy in supporting PWD. Research into financial success and earnings capacity for EWD would provide robust evidence to support greater levels independence and self-sufficiency amongst EWD. Finally, research which reveals the particular challenges experienced by those at the intersection of disadvantage such as older PWD, female PWD, ethnic PWD would be insightful to further expanding knowledge in the field.

The issues raised in this research pose numerous questions in the context of disability and entrepreneurship. A central theme of this research is the concept that self-employment can offer unparalleled flexibility for those with a disability. Greater social cohesion and inclusion through active participation in one's community can be facilitated. The research raises a number of questions in relation to the role that SE can play as a bridging activity. MEWD and FEWD patterns of engagement with entrepreneurship need further exploration.

The experience of those with a significant physical disability has been the subject of a growing range of research (Tubridy 1996, Quin and Redmond, 1999). There is the risk however, to view people with disabilities as one homogeneous group, which is clearly not the case. Pierce (2003) notes that there have been calls for greater attention to be paid to diversity among people with disabilities. Shakespeare (1996) argues a move away from the unitary essentialist disability identity towards an understanding of disability in terms of a variety of disability identities. This approach recognises the existence of variables such as gender, social class, age, life experience and education structure the experience of people with disabilities. Interestingly, the recognition of diversity amongst the disabled is increasingly stressed at a European and International level.

It may be argued that entrepreneurship per se may not represent a viable alternative for all disabled individuals and that remaining economically inactive has become embedded in their perception of self, dependency on social welfare payments and fear of losing state funded entitlements. This research argues that entrepreneurship should be reflected in government enterprise support policy as a legitimate career pathway for some PWD and represents an alternative opportunity for people with disabilities as a marginalised and peripheral group to become economically independent and trade in goods and services.

Two contrasting factors compete in the decision for the disabled to enter the world of self-employment. Firstly, increased autonomy and discretion over working hours as opposed to working as an employee may be a significant benefit amongst some disabled groups. Secondly, it may be argued that comparatively low income levels may be insufficient to entice the disabled away from the benefits trap. However, research conducted amongst ethnic entrepreneurs in Sweden indicates that income in isolation may not be the negative factor frequently assumed (Hjerm 2004). In tandem, such a disadvantage hypothesis suggests that discriminated and marginalised groups (such as immigrants and the disabled) force them to become entrepreneurs as the only viable alternative (Light 1979). A lack of resources such as education and financial resources may also be significant contributory factors.

This is an exploratory research representing the beginning of an exciting journey in the entrepreneurial road map. As a minority group their needs are yet to be articulated and reflected in the National Enterprise Policy. This group needs a champion and a spokesperson, and a number of showcase examples of successful disabled entrepreneurs – it is through ability not disability that the world of entrepreneurship is navigated.

7.5 Key Recommendations

Recommendations from the present study are focused around four key themes which are identified below:

EU and Irish Policy

Entrepreneurship policies need to be developed which focus on the active inclusion of all members of society. This will enable acceptance and legitimacy in society for all forms of entrepreneurship. To achieve this end, interagency collaboration in the provision of targeted supports must be adopted. This could manifest itself in the creation of an interagency information portal to link providers.

Training for providers in the understanding and nature of disability and typical barriers encountered must be developed and enhanced. Sensitivity training awareness amongst providers is vital to create greater understanding and empathy of the types of barriers encountered by PWD. Both mainstream and specialist providers should be included in this process.

Evidence based data on start-up activity rates, self-employment, sector selected, access to finance and barriers encountered and effective supports must be progressed in an Irish context.

The Benefits Trap

This research has once again highlighted the continued impact of the benefits trap as a significant barrier to labour market activity amongst PWD. Higher income disregards are required for PWD to encourage greater participation. For aspiring entrepreneurs, tapered benefits must be in place to ensure support on an on-going basis until the enterprise is established. This may include the indefinite retention of the medical card and other critical benefits for PWD. Clear and transparent eligibility criteria must be applied consistently to all PWD for benefits. This will involve the simplification of the current benefits system to ensure support and encouragement to engage in the labour market. Issues such as transport and access to the physical environment must also be addressed as they represent enduring barriers to participation.

A move away from the current benefits trap to encourage independence and self-determination is essential. Finally, ease of reclaiming benefits if the enterprise fails must be ensured. This will enhance the opportunities for transitions from welfare to self-employment.

Individualised Supports

Personalised individualised support must be developed on an on-going basis to respond in a timely manner to individual needs. This will involve a greater understanding of the interests, skills and capacity of PWD and responding accordingly. The PWD must be placed at the centre of planning and supports. This will ensure that PWD are in charge of their own destiny to foster greater self-determination and independence. In addition, PWD may be grouped in a tiered approach (Gregg 2008) and those who need support at appropriate levels identified.

Human capital development through higher educational attainment and the promotion and support of transitions after completion of higher education into labour market must be enhanced.

Finally, the development of enterprise clubs amongst service providers to facilitate idea generation, creativity workshops, Dragons' Den competitions, mini enterprises and business pitches. The provision of work placement experience, internships, mentoring, coaching, peer networks and skills development and volunteering would further enable progression into entrepreneurial activity.

A Broader Construction of Entrepreneurship

This research has highlighted the requirement for a broader construction of entrepreneurship which encourages social enterprise and wider forms of entrepreneurship as possible pathways into commercial enterprise.

The promotion of active role models profiling EWD must be developed through the creation of inspiring role models to encourage and raise aspirations. This could be achieved through social networking, inspiring speakers and mentoring and the creation of media and awareness campaigns to instil an entrepreneurial mind-set at an early stage.

This broader construct will raise expectations amongst PWD, their families and society to encourage their contribution to society and to ensure that their contribution to the economy is acknowledged. An awareness of self-employment as a viable, realistic option for all PWD should become the norm. A new mind-set based on a focus on ability not disability should represent the ultimate aim.

Bibliography

- Ahl, H. & Marlow, S. (2012). Exploring the dynamics of gender, feminism and entrepreneurship: Advancing debate or dead end? *Organization* 19 (5) pp. 543-562.
- Alvarez, S. & Barney, J. (2014). Entrepreneurial opportunities and poverty alleviation. *Entrepreneurship Theory and Practice* pp.159-184 38 (1) DOI 10:1111 12078.
- Anderson, A. R. (2005). Enacted metaphor: The theatricality of the entrepreneurship process. *International Small Business Journal* 23 (6) pp. 585-603.
- Arnold, N. & Ipsen, C. (2005). Self-employment policies changes through the decade. *Journal of Disability Studies* 16 (2) pp. 115-122.
- Ashoka, (2014). www.ashoka.org accessed 4 July 2014.
- Atkins, S. (2013). A study into the lived experiences of deaf entrepreneurs: Considerations for the professional. *Journal of the American Deafness & Rehabilitation Association* 47 (2) pp. 222-236.
- Barnes, C.& Mercer, G. (2005). Disability, work and welfare: Challenging the social exclusion of disabled people. *Work Employment and Society* 19 (3) pp. 527-545.
- Bell, J. (2010). *Doing Your Research Project*. (5th Edition). Berkshire, GBR: McGraw-Hill Education.
- Benzing, C., Chu, H. & Kara, O. (2009). Entrepreneurs in Turkey: A factor analysis of motivations, success factors and problems. *Journal of Small Business Management* 47 (1) pp. 58-91.
- Berglund, H. (2007). Researching entrepreneurship as a lived experience. in (eds) H. Neergaard, and J. Parm Ulhoi *Handbook of qualitative research methods in entrepreneurship* Edward Elgar.
- Billore, S., Zainuddin, A.H., Norashfah, H. & Yaakop Yahaya al-Hajhalkias, D. (2010). Female immigrant entrepreneurship: A developing sector in Japans entrepreneurial economy. *Journal of Developmental Entrepreneurship* 15 (2) pp.165–186.
- Blackburn, R. & Ram M. (2006). Fix or fixation? The contributions and limitations of entrepreneurship and small firms to combating social exclusion. *Entrepreneurship and Regional Development* 18 (1) pp. 73-89.
- Boateng, G., Boateng, A. & Bampoe, H. (2014). Barriers to youthful entrepreneurship in rural areas of Ghana. *Global Journal of Business Research* 8 (3) pp. 109-119.
- Boylan, A. & Burchardt, T. (2002). Barriers to self-employment for disabled people. (Report prepared for Small Business Services). Retrieved from [http://www.berr.gov.uk/files/file38357 .pdf](http://www.berr.gov.uk/files/file38357.pdf)

- Bridge, S. & O'Neill, K. (2013). *Understanding enterprise, entrepreneurship and small business*. 4th edition Palgrave Macmillan.
- Burg, E.& Romme, H.G. (2014). Creating the future together: Toward a framework for research synthesis in entrepreneurship. *Entrepreneurship Theory and Practice* 38 (2) DOI 10.1111 etap 12092.
- Burrell, G. & Morgan, G. (1979). *Elements of the sociology of corporate life social paradigm and organisational analysis*. Heinmann.
- Bygrave, W. (2007). The entrepreneurship paradigm re-visited. in (eds) H. Neergaard and J. Parm Ulhoi *Handbook of qualitative research methods in entrepreneurship*. Edward Elgar.
- Carter, S. (2010). The rewards of entrepreneurship: Exploring the incomes, wealth and economic well-being of entrepreneurial households. *Entrepreneurship Theory and Practice* .35 (1) pp.39-55
- Central Statistics Office, (2012). *Our Bill of Health*. www.cso.ie.
- Central Statistics Office, (2012). *Census 2011 Profile 7 Religion, ethnicity and Irish travellers*. www.cso.ie.
- Chu, P. (2000). The characteristics of Chinese female entrepreneurs: Motivation and personality. *Journal of Enterprising Culture* 8 (1) pp. 67-84.
- Chu, H. M., Benzing, C. & McGee, C. (2007). Ghanaian and Kenyan entrepreneurs: A comparative analysis of their motivations, success, characteristics, and problems. *Journal of Developmental Entrepreneurship* 12 (3) pp. 295-322.
- Claire, L. (2012). Re-storying the entrepreneurial ideal: Lifestyle entrepreneurs as hero? *Critical Organizational Inquiry Tamara* 10 (1).pp. 31-39.
- Coleman, N., Sykes, W.& Groom, C. (2013a). What works for whom in helping disabled people into work? *Working Paper 120 Independent Social Research*, Department of work and pensions.
- Coleman, N., Sykes W., & Groom C. (2013b). Barriers to employment and unfair treatment at work: A quantitative analysis of disabled peoples experiences. *Research Report 88 Independent Social Research*, Equality and Human Rights Commission.
- Collis, J. & Hussey, R. (2013). *A Practical guide for undergraduate and post graduate students* Palgrave Macmillan.
- Connolly, R., O'Gorman, B. & Bogue, J. (2006). An exploratory study of the process by which recent graduate entrepreneurs (RGEs) become self-employed. *Irish Journal of Management* 26 (2) pp. 185-210.

- Cooney, T. (2009). Developing entrepreneurship programmes for female members of the Irish traveller community. *International Journal of Gender and Entrepreneurship* 1 (2) pp. 134-147.
- Cooney, T. (2008). Entrepreneurs with disabilities: A profile of a forgotten minority. *Irish Business Journal* 4 pp. 119-129.
- Cope, J. (2005). Researching entrepreneurship through phenomenological inquiry: Philosophical and methodological issues. *International Small Business Journal* 23 (2) pp.163-189.
- COPIE, (2012). Community of Practice in Inclusive Entrepreneurship www.cop-ie.eu European Commission.
- Cresswell, J. (2003). *Research design qualitative, quantitative and mixed methods approaches*. second edition Sage Publications.
- Cresswell, J.W. (2007). *Qualitative inquiry and research design: Choosing among five approaches*. second edition Thousand Oaks Sage Publications CA.
- Crown Copyright, (2013). *The Disability and Health Employment Strategy the discussion so far*. Department for Work and Pensions, Presented to Parliament by the Secretary of State for Work and Pensions by Command of her majesty. December 2013 CM 8763.
- Culliton, J. (1992). *A time for change: Industrial Policy in the 1990s*. www. Forfás.ie.
- Dees, G., (2007). Taking Social Entrepreneurship seriously. *Transaction, Social Science and Modern Society* 44 (3) pp 24-31.
- Department of Jobs, Enterprise and Innovation, (2014). *Entrepreneurship in Ireland: Strengthening the start-up community*. Report of the Entrepreneurship Forum available on www.djei.ie accessed 19 May 2014.
- Department of Jobs, Enterprise and Innovation, (2014). *Action Plan for Jobs* available on www.djei.ie accessed 19 May 2014.
- Department of Jobs, Enterprise and Innovation, (2014). *Entrepreneurship in Ireland A National Policy Statement for Ireland*. Available on www.djei.ie accessed 19 May 2014.
- Department of Jobs, Enterprise and Innovation, (2013). *Pathways to work*. Available on www.djei.ie accessed 9 May 2014.
- Department for Work and Pensions, (2013). *Access to Work* Press release 14 January 2013 Her Majesty Government <https://www.gov.uk/government/news/new-year-new-start-up-support-for-disabled-entrepreneurs>.
- Denscombe, M. (2010). *Good Research Guide : For small-scale social research projects* (4th Edition). Berkshire, GBR: McGraw-Hill Education.

- De Vaus, D. (2004). *Research design in Social Science*. Sage 2004.
- Dobransky, K. & Hargittai, E. (2006). The disability divide in Internet access and use. *Information, Communication & Society* 9 pp. 313–34.
- Dowler, D. & Walls, R. (2014). A review of supported employment services for people with disabilities: Competitive employment earnings and service costs. *Journal of Rehabilitation* 80 (1) pp.11-21.
- Down, S. (2006). *Narratives of Enterprise: Crafting entrepreneurial self-identity in a small firm*. Cheltenham Edward Elgar.
- Drague, B. (2012). Sheltered employment sheltered lives: Family perspectives of conversion to community based employment. *Journal of Vocational Rehabilitation* 37 pp 1-11.
- Drakopoulou Dodd, S., Jack S. & Andreson A. (2013). From admiration to abhorrence: the contentious issue of entrepreneurship across Europe. *Entrepreneurship and Regional Development An International Journal* 25 (1-2) pp.68-89.
- Ducheneaut, B., Orhan, M., (2000). *Les femmes entrepreneurs en France, Percee des femmes dans un monde construit au masculine*. Seli Arsay Paris.
- Easterby-Smith, M., Thorpe R. & Lowe A. (2002). *Management Research An Introduction*. second edition Sage.
- Edelman, L., Brush, C G., Manolova, T.S. & Greene, P. G. (2010). Start-up motivations and growth intentions of minority nascent entrepreneurs. *Journal of Small Business Management* 48 (2) pp. 174–196.
- Enterprise Ireland, (2014). www.enterpriseireland.com
- EQUAL, (2008). Compendium on Inclusive Entrepreneurship December 2008 Johnson T., Kelosy K., Ramsden P., Sorto P. Association Europeenne pour l'infomration sur le developement local. http://ec.europa.eu/employment_social/equal_consolidated/data/document/Compendium20On20Inclusive20Entrepreneurship2008.pdf.
- ESRI, (2013). *Disability and the labour market Evidence from QNHS 2010 module* Equality Authority and ESRI Watson D., Kingston G., McGinnity F Dublin. www.esri.ie
- ESRI, (2014). *Quarterly Economic Commentary Autumn 2014*. Press Office Duffy D., Fitzgerald Byrne D., McQuinn K., Morley C. Dublin.
- Estay, C., Durrieu, F. & Akhter, M. (2013). Entrepreneurship: From motivation to start-up. *Journal of International Entrepreneurship*, 11 (3) pp. 243-267.

European Commission Entrepreneurship Action Plan (2013) *Reigniting the entrepreneurial spirit in Europe*. http://ec.europa.eu/enterprise/policies/sme/entrepreneurship-2020/index_en.htm

European Commission (2004). Commission communications, *The EU Economy: 2004 review summary and main conclusions*.

European Commission (2003). *Green Paper on Entrepreneurship in Europe*.
http://ec.europa.eu/invest-in-research/pdf/download_en/entrepreneurship_europe.pdf

European Commission Disability Conference (2004). Sofia Bulgaria 9-11 December *Equal Opportunities for People with Disabilities Cooperation and Partnership*, conference background paper. ECDC.

European Commission (2013). *A recovery on the horizon? Annual report on European SMEs Final Report 2012/13*. http://ec.europa.eu/enterprise/policies/sme/facts-figures-analysis/performance-review/files/supporting-documents/2013/annual-report-smes-2013_en.pdf

European Commission (2012). *Systemic Innovation Report*. Social Innovation Europe (SIE).
http://ec.europa.eu/enterprise/policies/innovation/files/social-innovation/systemic-innovation-report_en.pdf

European Commission (2013). *Addressing the needs of people with disabilities in ESF programmes in the 2007-13 period*. EU Employment, Social Affairs and Equal Opportunities DG.

European Commission (2012). EU Discrimination in the EU Special Euro barometer 393
www.ec.europa.eu/justice/discrimination

Eurostat News release (2012). Eurostat News release 5/10/2012 Labour force survey.

Fás, (2008). *Research in the operation and effectiveness of the supported employment programme*. Prepared for Fás by WRC social and economic consultants.

Fevre, R., Robinson A., Lewis D. & Jones T. (2013). The ill treatment of employees with disabilities in British workplaces. *Work Employment and Society* 27 (2) pp. 288-307.

Figuroa-Armijos, M., & Johnson T. (2013). Entrepreneurship in rural America across typologies, gender and motivation. *Journal of Developmental Entrepreneurship*, 18 (2) DOI 10.1142/S1084946713500143.

Forfás, (2004). *Enterprise Strategy Group Ahead of the Curve – Ireland's Place in the Global Economy*. available from www.forfás.ie.

Forfás, (2014). *Evaluation of enterprise supports for start-ups and entrepreneurship* available from www.Forfás.ie.

- Forfás, (2013). *Social Entrepreneurship in Ireland* available from www.Forfás.ie.
- Forfás, (2006). *Small business is big business* Report of the Small Business Forum May 2006.
- Gannon, B. & Nolan, B. (2005). *Disability and Social exclusion in Ireland*. The equality Authority and National Disability Authority, Dublin.
- Garten, E. Johnson, J. S. & Buko, S. (2013). Barriers to successful entrepreneurship for women in Ukraine. *Studies of Changing Societies: Comparative and Interdisciplinary Focus* 4 (10) pp.90-104.
- Gartner, W.B. (1990). What are we talking about when we talk about entrepreneurship? *Journal of Business Venturing* 5 (1) pp. 15-25.
- GEM, (2001-2014). Global Entrepreneurship Monitor Reports Babson College, Kauffman Centre for Entrepreneurship, USA and London School of Economics, UK.
- GEM, (2011). Global Entrepreneurship Monitor Report Social Entrepreneurship Babson College, Kauffman Centre for Entrepreneurship, USA and London School of Economics, UK.
- Gibb, A., (2002). In pursuit of a new 'enterprise' and 'entrepreneurship' paradigm for learning: Creative destruction, new values, new ways of doing things and new combinations of knowledge. *International Journal of Management Reviews* 4 (3) pp233-269.
- Gibb, A., (2007). Entrepreneurship: unique solutions for unique environments. Is it possible to achieve this with the existing paradigm? *International Journal of Entrepreneurship Education* 5 pp. 93-142.
- Gibb, A., (2009). Concepts into practice: Meeting the challenge of development of entrepreneurship educators around an innovative paradigm. *The case of the International Entrepreneurship Educators Programme (IEEP)*.
- Gill, J. & Johnson P. (2002). *Research methods for managers* Sage third edition.
- Gillham, B. (2005). *Research Interviewing: The Range of Techniques*. Berkshire, GBR: McGraw-Hill Professional Publishing.
- Gillham, B. (2010). *Case Study Research Methods*. London, GBR: Continuum International Publishing.
- Grammenos, S. (2011). *Indicators of Disability Equality in Europe*. ANED 2011 Task 4 update and extend the piloting of quantitative implementation indicators. Comparative data on a selection of quantitative implementation indicators. Human European Consulting University of Leeds.
- Gregg, P. (2008). *Realising Potential: A vision for personalised conditionality and support*. Department of work and pensions. Available online from The national Archives UK Government.

Government of Ireland, (2000). *National Development Plan 2000-2006*. Government Publications.

Government of Ireland, (2008). *Building Irelands smart economy A Framework for sustainable economic growth*. www.taoiseach.gov.ie.

Government of Ireland, (2007). *National Action Plan for Social Inclusion*. Government Publications.

Government of Ireland, (2010). *Irelands Smart economy, Innovation Ireland Report of the Innovation Task Force*, www.taoiseach.gov.ie.

Hayton, J., Cacciotti G., Giazitzoglu A., Mitchell R.J. & Ainge C. (2013). *Understanding fear of failure in entrepreneurship A cognitive process framework*. ERC Research paper no 3 June.

Heath, K.L. & Reed D.L. (2013). *Industry driven support IDS model to build social capital and business skills of low income entrepreneurs with disabilities*. *Journal of Vocational Rehabilitation* 38 (2) pp. 139-148.

Hechavarria, D., Renko M. & Matthews, C. (2012). The nascent entrepreneurship hub: goals, entrepreneurial self-efficacy and start-up outcomes. *Small Business Economics* 39 (3) pp. 685-701.

Heinonen, J., Hytti U., Cooney T. (2010). The context matters understanding the evolution of Finnish and Irish Entrepreneurship Policies *Management research Review* 33 (12) pp. 1158-1173.

Henry, C. (2006). Introduction in *Female Entrepreneurship implications for education, training and policy*. Ed Carter N., Henry C., O'Connell B., Johnston K. Routledge Taylor Francis.

HETAC (2012). *EEE guidelines Draft Guidelines and key criteria for the review of Enterprise and entrepreneurship education EEE*. www.qqi.ie

Hjern, M. (2004). Immigrant entrepreneurship in Swedish welfare state. *Sociology BSA Publications* 38 (4) pp. 739-756.

Hmieleski, K.M & Baron , R.A (2009). Entrepreneurs optimism and new venture performance: A social cognitive perspective. *Academy of Management Journal* 52 (3) pp. 473-488.

Hogan, J., Dolan, P. & Donnelly, P, eds. (2011) *Approaches to Qualitative Research : Theory and Its Practical Application - A Guide for Dissertation Students*. Cork, IRL: Oak Tree Press.

Hopp, C., & Stephan, U. (2012). The influence of socio-cultural environments on the performance of nascent entrepreneurs: Community culture, motivation, self-efficacy and start-up success. *Entrepreneurship & Regional Development*, 24 (9/10) pp. 917-945.

Humphrey, R. (2013). The benefits of emotional intelligence and empathy to entrepreneurship. *Entrepreneurship Research Journal* 3 (3) pp 287-294.

Hunt, C. (2011). *National Strategy for Higher Education to 2030*. Report of the strategy group January 2011 available from www.heai.ie

Irish Association of Supported Employment (2014) *Opportunities for renewal and equality* Strategic Plan www.IASE.ie accessed 2 June 2014.

Irish Times (2014). Surviving mother and baby homes 12 June 2014.

Isenberg, D (2011). The entrepreneurship eco-system strategy as a new paradigm for economy policy: principles for cultivating entrepreneurship. *Babson Entrepreneurship Eco-system Project*, Babson College, Babson Park: MA.

Jack Kavanagh Trust,(2014) www.jackkavanaghtrust.org accessed 4 July 2014.

Jain, R.K. (2011). Entrepreneurial Competencies: A Meta - Analysis and Comprehensive Conceptualization for Future Research. *Vision-The journal of Business Perspective* 15 (2) pp. 127-152.

Jain, R.K. & Ali S. (2013). A review of facilitators, Barriers and Gateways to Entrepreneurship: Directions for Future Research. *South Asian Journal of Management* 20 (3) pp. 122-163.

Jennings, J., & Brush C. (2013). Research on women entrepreneurs: challenges to (and from) the broader entrepreneurship literature? *Academy of Management Annals*, 7 (1) pp. 663-715.

Johnson, B. R. (1990). Toward a Multidimensional Model of Entrepreneurship: The case of achievement motivation and the entrepreneur. *Entrepreneurship: Theory and Practice* 14(3) pp. 39-54.

Jones, M. K.& Latreille ,P L. (2011). Disability and self-employment: evidence for the UK. *Applied Economics*, 43 (27) pp. 4161-4178, DOI: [10.1080/00036846.2010.489816](https://doi.org/10.1080/00036846.2010.489816).

Jones, M. K. (2011). Disability, employment and earnings: an examination of heterogeneity. *Applied Economics* 43 (8) pp. 1001-1017 DOI: [10.1080/00036840802600053](https://doi.org/10.1080/00036840802600053).

Jones ,T.& Ram, M. (2013). Entrepreneurship as ethnic minority liberation. ERC research paper no 11 October 2013 from www.enterpriseresearch.ac.uk

Jones, T., Mascarenhas-Keyes, S.& Ram, M. (2012). The ethnic entrepreneurial transition: recent trends in british indian self-employment. *Journal of Ethnic and Migration Studies* 38 (1) pp. 93-109.

Kamp, M. (2012). Supported employment in the Netherlands: New challenges for integrated employment. *Journal of vocational rehabilitation* 37 pp 155-162.

Kanchi, www.kanchi.org accessed 4 July 2014.

Katz, E. & Kauder, R. (2011). Social Enterprise Businesses: A Strategy for Creating good jobs for people with disabilities Disability and Work Research Report Joint Publication from the John J Heldrich Center for Workforce development and the Kessler Foundation. www.kesslerfoundation.org accessed 14 July 2014.

- Keijer, U.& Breeding, J. (2012). Work life, new technology and employment of disabled people a twenty year programme. *Technology and disability* 24 (3) pp. 211-218.
- Kendall, E., Buys, N.,& Charker, J., & MacMillan, S. (2006). Self-employment: An under-utilised vocational rehabilitation strategy. *Journal of Vocational Rehabilitation* 25 pp.197–205.
- Keogh, F. (2011). Report of Disability Policy Review. Dublin: The Expert Reference Group on Disability Policy.
- Kiani, S. (2009). Women with disabilities in the North West province of Cameroon: resilient and deserving of greater attention. *Disability & Society* 24 (4) pp. 517-531.
- Kouriloff, M. (2000). Exploring Perceptions of a Priori Barriers to Entrepreneurship: A Multidisciplinary Approach. *Entrepreneurship Theory and Practice* 25 (2) pp. 59-79.
- Kuratko, D., Hornsby, J.& Nafziger, D. (1997). An examination of owners' goals in sustaining entrepreneurship. *Journal of Small Business Management* 35 pp. 24-33.
- Krueger, N, D Brazeal. (1994). Entrepreneurial Potential and Potential Entrepreneurs. *Entrepreneurship Theory and Practice* 18(3) pp. 91–103.
- Lasalle, P. (2008). Ethnic entrepreneurs: communities, social capital actors strategies. Paper presented at Loughborough University Workshop EU Nationals in the UK labour force: Economic migrants or free moving citizens of the EU? November 2008.
- Lawson, A. (2004). *The EU rights based approach to disability some strategies for shaping and inclusive society*. Conference paper at European Commission Disability Conference, Sofia Bulgaria 9-11 December 2004.
- Light, L. (1979). Disadvantaged minorities in self-employment *International Journal of Comparative Sociology* 20 pp. 31-45.
- Lynch, K. (1999). Equality studies, the academy and the role of research in emancipatory social change. *The Economic and Social Review* 30 (1). January pp. 41-69.
- Manolova, T., Carter, N., Manev, I., Gyoshev, B. (2007). The differential effect of man and women entrepreneurs , human capital and networking on growth expectancies in Bulgaria. *Entrepreneurship Theory and Practice* 31 (3) pp.407-426.
- Maritz, A. (2015). Senior entrepreneurship in Australia: An exploratory approach. *International Journal of Organizational Innovation* 7 (3) pp. 6-23.
- Mark Pollock Trust,(2014) www.markpollocktrust.org accessed 4 July 2014.
- Marlow, S.& McAdam, M. (2013). Gender and entrepreneurship advancing debate and challenging myths: exploring the mystery of the under-performing female entrepreneur. *International Journal of Entrepreneurial Behaviour and Research*. 19 (1) pp.114-124.

Marlow, S. & Patton D., (2005). All credit to men? Entrepreneurship finance and gender. *Entrepreneurship Theory and Practice* 29 (6) pp. 717-735.

Mason, C. & Brown, R, (2014). Entrepreneurial eco-systems and growth oriented entrepreneurship. Background paper prepared for workshop organised by OECD and LEED programme, The Hague, Netherlands. January 2014 OECD.

Mason, C., Carter, S. & Tagg, S. (2011). Invisible businesses: The Characteristics of Home-based Businesses in the United Kingdom. *Regional Studies* 4 pp. 625-639.

May, T. (2011). *Social Research*. Berkshire, GBR: McGraw-Hill Education.

McAnaney, D.& Wynne, R. (2004). *Employment and disability: Back to Work Strategies* European Foundation for the improvement of living and working conditions.

McClelland, D. (1987). Characteristics of Successful Entrepreneurs. *Journal of Creative Behaviour* 21 (3) pp. 219-233.

McGowan, P., Redeker, C.L. Greenan, K., (2012). Female entrepreneurship and the management of business and domestic roles: Motivations, expectations and realities. *Entrepreneurship and Regional Development* 24 (1-2) pp. 53-72.

Moreland, N. (2006). Entrepreneurship and higher education: an employability perspective Learning and Employability Series One The Higher education academy available from www.heacademy.ac.uk.

Naffziger, D.W., Hornsby, J.S. & Kuratko, D.F. (1994). A proposed research model of entrepreneurial motivation. *Entrepreneurship Theory and Practice* 18 pp. 29–42.

NDA, (2008). National Disability Survey Dublin www.nda.ie

NDA, (2005). Disability and employment: What the research tells us National Disability Authority www.nda.ie

NDA, (2006). A strategy for engagement: Towards a comprehensive employment strategy for People with disabilities. Prepared for National Disability Authority by WRC Social and Economic Consultants. www.nda.ie

NDA, (2009). From sheltered to open employment for people with disabilities in Ireland. A contemporary developments in disability paper www.nda.ie

National Learning Network,(2014) www.nln.ie accessed 21 June 2014

Network Enterprise Europe Report, (2010). www.een-ireland.ie

OECD, (2000). Employment Outlook, OECD, Paris www.oecd.org/els/employmentoutlook-previouseditions.htm

OECD, (2009). *Fostering Entrepreneurship*, OECD, Paris.
www.oecd.org/cfe/leed/fosteringentrepreneurship.htm

OECD, (1998). *Fostering Entrepreneurship*, OECD, Paris.
www.oecd.org/cfe/leed/fosteringentrepreneurship.htm

OECD, (2013) *Entrepreneurship at a glance: 2013* www.oecd-ilibrary.org/industry-and-services/entrepreneurship-at-a-glance-2013_entrepreneur_aag-2013-en OECD, Paris.

OECD, (2013). *The Missing entrepreneurs: Policies for inclusive entrepreneurship in Europe*
OECD, Paris. www.oecd.org/industry/the-missing-entrepreneurs-2014-9789264213593-en.htm

OECD, (2013). *Self-employment*, in *OECD Factbook 2013: Economic, Environmental and Social Statistics*, OECD Publishing. Paris.

OECD, (2010). *Sickness, disability and work: breaking the barriers. A synthesis of findings across OECD barriers to employment and unfair treatment in the workplace 72 countries*. Paris: OECD
at: http://ec.europa.eu/health/mental_health/eu_compass/reports_studies/disability_synthesis_2010_en.pdf.

Oliver, M. (2013). The social model of disability: thirty years on. *Disability & Society* 28 (7) pp. 1024-1026, DOI: [10.1080/09687599.2013.818773](https://doi.org/10.1080/09687599.2013.818773).

Oliver, M. (1998). *Disability research: Politics, Policy and Praxis*. Bournemouth 20-22 November 1998 University of Greenwich.

Pagán, R. (2009). Self-employment among people with disabilities: evidence for Europe, *Disability & Society*, 24 (2) pp. 217-229 DOI: [10.1080/09687590802652504](https://doi.org/10.1080/09687590802652504).

Pagan-Rodruquez, R. (2011). Transitions to and from self-employment among older people with disabilities in Europe. *Journal of Disability Studies* 23 (8) pp. 82-93.

Paralympic Committee, (2012). www.paralympic.org/2012.

Parker Harris, S., Renko, M. & Caldwell, K. (2013). Accessing social entrepreneurship perspective of people with disabilities and key stakeholders. *International Journal of Vocational Rehabilitation* 38 pp. 35-48.

Pavey, B. (2006). Human capital, social capital, entrepreneurship and disability: an examination of some current educational trends in the UK. *Disability & Society* 21(3) pp. 217-229.

Pierce, M. (2003). *Minority Ethnic People with Disabilities in Ireland*, Equality Authority, Equality research series. www.equality.ie

Pittaway, L. (2005). Philosophies in entrepreneurship: A focus on economic theories. *International Journal of entrepreneurship behaviour and research* 11 (3) pp 201-221.

- POBAL, (2013). Supporting inclusion through self-employment. www.pobal.ie/Publications/Documents/Supportinginclusionthroughself-employmentreport20July2013.pdf accessed 12 May 2015.
- Priestly, M. (2012). Targeting and mainstreaming disability in the context of EU2020 and the 2012. Annual Growth Survey Synthesis report prepared by on behalf of the Academic Network of European Disability experts (ANED).
- Quin, S., Redmond, B. (1999). Moving from needs to rights: Social Policy for People with a disability in Ireland. *Contemporary Social Policy* pp. 146-169.
- Rae, D., (2010). Universities and Enterprise education responding to the challenges of the new era. *Journal of Small Business and Enterprise Development* 17(4) pp.591-606.
- Ram, M., N. Theodorakopoulos, Jones T. (2008). Forms of capital, mixed embeddedness and Somali enterprise. *Work, Employment and Society* 22(3) pp. 427–446.
- Remenyi, D., Williams, B., Money, A. & Swartz, E. (1998). *Doing Research in Business and Management: An Introduction to Process and Method*. London: Sage Publications.
- Riach, K.& Loretto W. (2009). Identity work and the ‘unemployed’ worker: age, disability and the lived experience of the older unemployed. *Work Employment and Society* 23 (1) pp.102-119.
- Riddell, S., Edward, S., Weedon, E.& Ahlgren, L. (2010). Disability, skills and employment: A review of recent statistics and literature on Policy and initiatives. *Centre for research in education, inclusion and diversity*. University of Edinburgh Report 59 Commission of Equality and Human rights.
- Robson, C. (2011). *Real World Research*. Wiley 3rd edition
- Sarasvathy, S.D. & Venkataraman, S . (2011). Entrepreneurship as a method : Open Questions for an entrepreneurial future. *Entrepreneurship Theory and Practice* 35 (1) pp. 113-135.
- Schmidt, M.S. & Smith, D. (2007). Individuals with disabilities perceptions on the preparedness for the workforce and the factors that limit employment. *Work* 28 pp. 13-21.
- Shepherd, D.A. & Patzelt, H. (2011). The new field of sustainable entrepreneurship: Studying entrepreneurial action linking what is to be sustained with what is to be developed. *Entrepreneurship Theory and Practice*, 35(1) pp. 137–156.
- Shier, M, Graham, J. R. & Jones, M. E. (2009). Barriers to employment as experienced by disabled people: a qualitative analysis in Calgary and Regina, Canada. *Disability & Society* 24(1) pp. 63-75. DOI: 10.1080/09687590802535485.
- Shinnar, R., Giacomini, O., Janssen, F. (2012). Entrepreneurial Perceptions and Intentions: The Role of Gender and Culture. *Entrepreneurship Theory & Practice* 36 (3) pp. 465-493.
- Shakespeare, T. (1996). *Disability, identity and difference. Exploring the divide*. The Disability Press.

- Sharma, P., Chrisman, J., Chua, J. (1999). Defining the family business by behaviour. *Entrepreneurship Theory and Practice*. 23 (4) pp. 19-39.
- Shoebridge, A., Buultjens, J., Singh & Petterson, L. (2012). Indigenous entrepreneurship in Northern NSW Australia. *Journal of Developmental Entrepreneurship* 17 (3) 1250017 .
- Silverman, D.,(2005). *Doing Qualitative research*. 2nd edition Sage.
- Shapiro, A.&Sokol, L. (1982). The Social Dimensions of Entrepreneurship. Kent, C, Sexton, C.,Vesper, K. *Encyclopedia of Entrepreneurship*, pp. 72–90, Prentice Hall, Englewood Cliffs, NJ.
- Stewart ,W.& Roth, P. (2001). Risk propensity differences between entrepreneurs and managers: a meta-analytic review. *Journal of Applied Psychology* 86 pp. 145–153.
- Stone, I.& Stubbs, C. (2007). Enterprising expatriates: Lifestyle migration and entrepreneurship in rural southern Europe. *Entrepreneurship and regional development*. pp. 433-450.
- Thomas, G. (2009). *How to do your research project* Sage.
- Travers, M. (2008). *Qualitative research through case studies*. Sage Publications
- Tubridy, J. (1996). Pegged down: experiences of People in Ireland with significant disabilities Dublin Institute of Public Administration.
- Verduijn, K.& Essers, C. (2013). Questioning dominant entrepreneurship assumptions: The case of female ethnic minority entrepreneurs. *Entrepreneurship and regional development An International Journal* 25 (7-8) pp. 612-630.
- Vicente, R M., & López, AJ. (2010). A Multidimensional Analysis of the Disability Digital Divide: Some Evidence for Internet Use. *The Information Society: An International Journal* 26(1) pp. 48-64, DOI:10.1080/01615440903423245.
- Walls, R.T., Dowler, D.L., Cordingly, K., Orslene, LE. & Greer, J.D. (2001). Micro enterprising and People with Disabilities: Strategies for Success and Failure. *Journal of Rehabilitation* 67 (2) pp. 29-35.
- Watson, D.& Nolan B., (2011). A Social Portrait of People with disabilities in Ireland. Department of Social Protection and ESRI Dublin Ireland www.welfare.ie
- Whitehead, S. M. (2002). *Men and masculinities: Key themes and new directions*. Blackwell Publishing.
- World Health Organisation, (2011). *World Report on Disability* www.who.int/en
- World Health Organisation, (2001). The International Classification of Functioning Disability and Health (2001) World Health Organisation, Geneva.
- WRC, (2003). *Accommodating diversity in labour market programmes*. WRC Social and Economic consultants Equality research Series Equality Authority.

Wynne, R., McAnaney, D., Jeffares, I. & Dowling, A. (2012). Active inclusion of young people with disabilities or health problems. National report Ireland, Eurofound. Work Research Centre, Dublin.

Yamamoto, S., Unruh, D. & Bullis, M. (2012). The viability of self-employment for individuals with disabilities in the United States A synthesis of the empirical research literature. *Journal of vocational rehabilitations* 26 pp. 121-134.

Yin, K. (2009). *Case study research: Design and methods*. 4th edition Applied social research methods.

Zahra, S., Newey, L. & Yong, L. (2014). On the frontiers . The implications of social entrepreneurship for international entrepreneurship. *Entrepreneurship Theory and Practice* pp137-158 38 (1).

Zimmerman, M. A., & Chu, H.M . (2013). Motivation, Success, and Problems of Entrepreneurs in Venezuela. *Journal of Management Policy and Practice*, 14(2), pp 76-90.

Appendices

Appendix A: Case Histories 3 FEWD (Female entrepreneurs with disability) 3 MEWD (Male entrepreneurs with disability)

Appendix B: Participant Consent Form

Appendix C: Agenda for Interview with EWD entrepreneurs with disability

Appendix D: Agenda for Interview with PWD people with disability

Appendix A Case Histories

FEWD Case One

Single female aged under 40 with an acquired injury from car accident seven years previously. Presently living in a rural area. Severely impeded in terms of mobility and manual dexterity as a result of the accident. Prior to onset of acquired disability had attended higher education and acquired a level 8 qualification. Had considerable prior work experience as had been working in partnership with another entrepreneur in the creative sector in an urban context. Case one was unable to continue this line of work following the accident due to the severity of the injury sustained.

Although already a home owner, case one acquired financial resources following the accident which provided the capital investment necessary for business start-up. Spotted a market opportunity in the provision of accessible B&B accommodation for the disabled and their families. Adapted the house specifically to cater for these groups. Has seven rooms operating and is exploring the possibility of extending the premises further.

Actively markets the business through the standard tourist channels and also through disability group thus ensuring good awareness of the service.

Good evidence of on-going engaged support from family members with a large number of extended family living locally. Clear evidence of being very well integrated into the local community.

Case One is also very artistic and in addition to operating the B&B she takes commissions and exhibits her art work locally and nationally.

Currently employs three staff on a part time basis. Actively manages the B&B at an operational level and oversees all aspects of the business such as orders from suppliers, dealing with reservations, dealing with and welcoming guests, financial aspects and marketing the premises.

Case One is extremely gifted, positive and enthusiastic personality full of life and passion in her endeavour.

FEWD Case Two

Case Two is a recently widowed female with an acquired sensory disability due to a long term illness. Case two lives in an urban area and in many respects this has facilitated the development of her enterprise. Case two did not attend higher education but rather has been self-taught in her chosen field. Prior to the onset of her disability case two suffered a long term illness and so had her partner. She had been caring full time for her partner and had not been economically active prior to his passing.

Case two is not a home owner and resources are limited at her disposal. The choice of sector originated from a childhood interest in dance fuelled by travel at an older age which introduced her to middle eastern dance.

Case two has a small network of family and friends who actively support her business endeavours. Case two works alone and travels extensively for dance exhibitions and works abroad particularly in North Africa. In addition, case two teaches dance in Ireland.

Case two demonstrates considerable resilience and bravery in selecting the sector. There is an element of necessity entrepreneurship by the paucity of available alternatives. This FEWD demonstrates great vulnerability due to isolation and limited resources. The entrepreneurial growth capacity may be limited due to the sector selected and lack of business skills evident. Case two is extremely gifted in her selected field.

FEWD Case Three

Single female aged under 40 acquired sensory disability, eldest child from a large family. Mother very ill during her childhood. Family background in entrepreneurship and this has heavily influenced her career path to date. Case three enjoyed a privileged education and progressed directly from school to university acquiring a level 8 honours degree.

Case three suffers from a congenital sensory disability which progressively deteriorated with age. Due to the progressive nature of her disability she was unable to pursue her selected career. After graduation, case three joined a large US based consulting group in Ireland and worked there for a number of years acquiring valuable work experience. This provided her with valuable business acumen and networking opportunities which have been pivotal in the establishment of her current enterprise.

Highly motivated, determined and passionate case three embarked on the establishment of a social enterprise. Largely driven by personal passion and charisma. Case three has been driven by opportunity as well and has built a highly successful social enterprise very skilfully. The social enterprise is involved in a range of both commercial and non-commercial activities and has spearheaded a number of highly innovative initiatives. The enterprise is highly professional in its inception and strategic in its approach. High growth potential is clearly evident and a strong willingness and desire to expand and develop.

Largely driven and developed by one powerful personality. This enterprise demonstrates some characteristics of HPSU within the Social enterprise domain. Large use of formal and informal networks and clear evidence of effectively harnessing high profile and well connected resources to support and develop the social enterprise. This organisation represents the “jewel in the crown” in terms of profiling FEWD in social enterprises.

MEWD Case One

MEWD Case One is a single male aged over 40. Acquired injury aged 16 due to a sporting accident. MEWD Case One suffers from severe mobility issues. MEWD Case One is from a large well established family. Many of the family still live locally. Clearly demonstrated a well-established social support system.

After completing the leaving certificate in the early 1980s MEWD Case One did not progress immediately onto third level. MEWD Case One opened a range of commercial businesses concurrently and consecutively. Finely tuned sense of business acumen. Evidence of serial and opportunist entrepreneur. Progressed to higher education as a mature student. Living in an urban area. Travels frequently and is financially very secure. MEWD case one demonstrated considerable resilience and tenacity persevering at a range of diverse business interests over a long period of time.

MEWD case one experienced considerable discrimination and marginalisation whilst establishing his respective businesses and clearly articulated this. MEWD case one businesses range from auctioneering, printing, retail and music interests. In many respects the range of business interests represent an opportunistic attitude and approach to entrepreneurship. MEWD case one is financially very secure and continues to progress his career in a variety of directions.

MEWD Case Two

Married male over 40 with an acquired physical disability. Eldest child of three children. Family background in entrepreneurship and this influenced early and later career pathways. MEWD case two has three children currently in their late teens. Mobility is extremely impaired due to the nature of the acquired disability. This individual was employed when the accident occurred and continued to work in the same organisation after his medical rehabilitation and recovery was evident. Continued to work in the same organisation for almost 15 years following the accident. Adjustments were made to his workplace and role at work to facilitate and ensure his continued employment. The employer demonstrated considerable effort and concern at ensuring that his contribution was valued. MEWD case two enjoyed a very successful career and progressed consistently within the organisation following his acquired disability. MEWD case two became a core member within the senior management team within the organisation as it experienced rapid growth specifically over the boom years of the Celtic tiger. The organisation experienced rapid and sustained expansion and this provided ample opportunity for career progression.

A charismatic and dynamic individual, MEWD case two pursued his passion and established his own enterprise in recent years. MEWD case two currently lives in a rural area within easy reach of a large metropolitan area. MEWD case two has adult children and enjoys a great deal of support from a large and extended family.

The enterprise draws on his personal networks and resources harnessed whilst employed. The enterprise established is highly dependent upon this individual's dynamic, resilient and charismatic personality.

MEWD Case Three

MEWD Case three is a married male over 40, with two children. Acquired injury in early twenties. MEWD case three is extremely gifted and talented and was working in advertising prior to the onset of disability. MEWD case 3 was highly skilled in his chosen profession however he discovered that whilst his previous employer clearly articulated a desire to facilitate his return to his previous employment it was neither realistic nor practical. His employment at the time was located in an old Georgian building in the city centre, with stairs at the front to access and no internal lift. MEWD case three voluntarily resigned from his post and subsequently established a social enterprise with which he has been involved for over twenty years. MEWD case three returned to college following his accident to complete higher education and acknowledges this has significantly helped him in recent years as the enterprise has grown and expanded. Good evidence of on-going engaged support from family members with extended family living locally. Well integrated into the local community. MEWD Case 3 has invested considerable personal effort and commitment over recent years at developing and growing the social enterprise.

A committed, earnest and sincere individual MEWD Case 3 has devoted his working life to improve the situation of others in similar circumstances.

Appendix B

Participant Consent Form

Project title: Exploring the barriers to entrepreneurship amongst people with a disability in Ireland.

Researcher: Sharon McGreevy, Lecturer Human resource management at IADT, Dun Laoghaire, Kill Ave, Co. Dublin.

- I understand that I will be taking part in a small study to provide insight into the barriers encountered by people with a disability to actively engage in entrepreneurship.
- I understand the interview will take place at a time and place that is convenient to me. I understand the interview will be audio recorded. I understand why I have been selected to participate in this study.
- My decision to consent is entirely voluntary and I understand that I am free to withdraw at any time without giving a reason.
- I understand that the data gathered in this interview will be used only for the purpose of academic research and publication.
- I understand that my name will not be used in the research and that every effort will be made to maintain my anonymity and confidentiality.
- The researcher will be the only person who has access to the audio recordings which will be stored on her laptop at home and are password protected.
- I understand that I will not receive any direct benefit as a result of my participation and I may request a copy of the report from the researcher when it is complete.

Signed:
Researcher
Participant
Date:

Appendix C

Agenda for Interview with EWD

The interviews were semi-structured in nature, consisting of five key questions, and lasting a maximum of one hour. The issues explored in the interview included challenges in establishing a business, the type of support experienced by the business from the development agencies, the barriers in accessing finance and other critical resources at start-up faced by the entrepreneurs and future growth intentions, a brief overview of career to –date; why did they take the self-employed route? Is there family background of self-employment, entrepreneurship. The interview also explores the barriers experienced by the key informants, and the supports received from various groups as well as their views on the type of supports which would be beneficial.

Theme	Question	Areas for exploration
Profile	Describe your background	<ul style="list-style-type: none">• Demographic profile, age, gender, marital status, nature of disability, location: urban or rural.• Family situation and background.• Educational attainment.• Prior work experience.• Parental expectation.• Societal expectation.
Description of the business	Describe the nature of your business	<ul style="list-style-type: none">• Detailed description of the type of business, history and sector.• Reasons for entry profile
Why	What motivated you to start a business?	<ul style="list-style-type: none">• Explore the push and pull factors.• How many businesses have you started?• Explore issues of support such as: Social welfare support, state support, health supports or interventions social support network.

		<ul style="list-style-type: none"> • Family and friends, informal and formal networks
Challenges and key skills Barriers experienced	What are the key challenges and barriers in running a business? Core entrepreneurship skills	<ul style="list-style-type: none"> • Challenges and opportunities. • Business Skills, financial literacy, management skills, strategic
Growth and development	How do you envisage the business will grow and develop over the medium term? Business Support needed in the future	<ul style="list-style-type: none"> • Orientations to growth and perception of risk, fear of failure, presence or absence of role models.

Appendix D:

Agenda for Interview with PWD

The interviews were semi-structured in nature, consisting of seven key questions, and lasting a maximum of one hour. The issues explored in the interview included: Is there family background of self-employment or entrepreneurship. Perceptions of opportunity are explored as well as prior experience. The interview also explores the barriers perceived by the PWD, and the awareness of current supports available from support agencies and as well their views on the type of supports which would be beneficial.

Theme	Question	Areas for exploration
Profile	Describe your background and current situation	<ul style="list-style-type: none">• Demographic profile, age, gender, marital status, nature of disability, location urban or rural.• Family situation and background.• Educational attainment.• Prior work experience.• Parental expectation.• Societal expectation.
Hobbies and Interests	Do you have any hobbies and interests?	<ul style="list-style-type: none">• Could this lead to entrepreneurial activity?
Motivation	Have you ever considered entrepreneurship?	<ul style="list-style-type: none">• Explore the push and pull factors.•
Why	What would motivate you to start a business?	<ul style="list-style-type: none">• How many businesses have you started?• Explore issues of support such as :Social welfare support, state support, health supports or interventions social support network.• Time commitment and health issues• Family and friends, informal and formal networks
Challenges and barriers and key skills	What do you envisage as the	<ul style="list-style-type: none">• Challenges and opportunities.

	key challenges or barriers in running a business?	<p>Business Skills, financial literacy, management skills, strategic</p> <p>Explain your understanding of Core entrepreneurship skills</p> <ul style="list-style-type: none"> • How could you develop these skills? •
Support	Business Support needed in the future to develop entrepreneurial spirit	<ul style="list-style-type: none"> • Orientations to growth and perception of risk, fear of failure, presence or absence of role models.
Critical Barriers	What would prevent you?	<ul style="list-style-type: none"> • Lack of finance • Lack of transport • Lack of motivation • Fear of failure • Lack of legitimacy • Self confidence • Loss of benefits • Lack of Business Know how • Lack of Business know who