Entrepreneurs with Disability in Australia:

Experiences of People with Disability with microenterprises, self-employment and entrepreneurship.

Report 2: Policy and Organisational Level Initiatives

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SSI Settlement Services International

NDS National Disability Services

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The methodology adopted and sources of information used by the authors are outlined in this report. While all care and diligence has been exercised in the preparation of this report, the authors assume no responsibility for any inaccuracies or omissions. No indications were found during our investigations that information contained in this report as provided is false.

This report was prepared in September 2020 based on the conditions encountered and information reviewed at the time of preparation. This report should be read in full. No responsibility is accepted for use of any part of this report in any other context or for any other purpose or by third parties.

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We invite contributions to add to our knowledge—particularly of international programs. Please contact the authors at: entrepreneurswithdisability@uts.edu.au

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Glossary of Terms

Entrepreneurship

Entrepreneurship is the process of discovering, evaluating, and exploiting opportunities to create future goods and services [1]. It means bringing something which is new and innovative to the market [2, 3]. In our view all business (self-employment and employer) arrangements are entrepreneurship experiences. For PwD, entrepreneurship means enhanced empowerment, a reduction of 'entitlement-based' services, and more financial independence [4].

Self-employment

We see self-employment work as an alternative to salaried employment [2], that is, performed for personal profit instead of for wages [5]. Self-employment focuses on work, be it productive or unproductive. Self-employment is generally intended to employ one individual only and so the aim of self-employment is for individual self-support. In this report we consider the terms entrepreneur and self-employed as interchangeable.

Social entrepreneurship

Social entrepreneurship comes about as a response to addressing a social problem interacting with the market [2, 6]. An effective social enterprise may produce profit - both monetary and social [2]. PwD have enormous potential for social entrepreneurship due to their intimate knowledge of social problems [7].

Microenterprise

A micro enterprise is a very small business that is simple to start, with minimal capital needed. They can have a vital purpose in improving people's quality of life and may give PwD a role in their local community providing a service or goods. They are highly individual - able to happen at a scale, stamina and schedule that suits an individual [8].

Incubators and accelerators

An *incubator* is a business support organisation that fosters start-ups through the provision of services such as seed funding, colocation, mentoring, professional services and access to networks. It can include accelerators and germinators [9]. Start-up accelerators, also known as seed accelerators, are 'fixed-term, cohort-based programs that include seed investment, connections, sales, mentorship, educational components, and culminate in a public pitch event or demo day to accelerate growth. Accelerators 'accelerate' growth of an existing company, while incubators 'incubate' disruptive ideas with the hope of building out a business model and company. So, accelerators focus on scaling a business while incubators are often more focused on innovation [9].

Blocked mobility

'Blocked mobility' describes a situation wherein people may experience discrimination or lack of recognition of their qualifications resulting in a mismatch between their skills and labour market opportunities made available to them [10].

Occupational skidding

'Occupational skidding' describes a situation where people cannot obtain jobs in line with their skills and qualifications [10].

Open employment

Open employment means doing a job which can be done by any person. Workers do the same job as their co-workers and are paid the same wages. In the disability context, in an open employment service, clients receive support from a service outlet but are directly employed by another organisation not funded under the Commonwealth *Disability Services Act 1986*.

Key Messages

This report (Report 2) presents the findings of the first detailed research project on self-employed entrepreneurs of people with disability (PwD) in Australia, focusing on the programs of support for the self-employed and entrepreneurs. The important findings from this research include:

Lack of inclusion by mainstream programs: A review of the Australian mainstream accelerator and incubator programs has revealed an omission or overlooking of disability and most marginalized identities within their management information systems. Outside of gender and youth programs, there is little proactive signalling of the inclusion of disability suggesting an ableist mindset. While programs do not directly discriminate against PwD, without proactive signalling to inclusion, PwD are left to negotiate their support needs with organisations.

Paradox of disability and entrepreneurship: Further supporting the findings of Report 1, this lack of mainstream support reinforces the 'Paradox of Disability and Entrepreneurship'. While little targeted mainstream programs support exists for entrepreneurs with disability (EwD), they STILL have a higher rate of entrepreneurship than nondisabled Australians.

Agency of EwD: the lived experience of 'blocked mobility', motivates EwD to focus on their abilities, draw on their resilience, professional strength and a mindset of doing it for themselves. This is found across disability types and levels of support needs, albeit with a skew to people with no, low and moderate support needs. Unlike mainstream entrepreneurship where there is evidence of a gendered intersectional disadvantage, female EwD are featured in this research proportionally at the same rates as men with disability.

Policy and the National Disability Insurance Scheme (NDIS): In the same way that mainstream programs have overlooked disability, we see that specific mainstream policy initiatives have also proved problematic for EwD. With respect to targeted programs to support EwD, there are relatively few, with most being available for well established businesses rather than start-ups and those still under development. The exception is Job Access that can provide supports to EwD. The NDIS has potential to positively contribute to a lifelong education and employment pathway but is vexed with inconsistent messaging that may be changed with the NDIS (2020) Participation Employment Strategy.

Disability entrepreneurship and *IgniteAbility*®: Since 2012 a range of entrepreneur support programs have emerged to address the significant issues outlined in points 1-4. The main case study from this report, *IgniteAbility*®, is a bespoke entrepreneurial program developed to assist PwD with a developed business idea, through tailored support based on their disability, support needs and business enterprise development requirements. The program fills a distinct need in the market for assisting PwD on their entrepreneurial journey.

The disability entrepreneurial ecosystem: The environmental scan uncovered an emerging but immature disability entrepreneurial ecosystem. The relatively short existence of self-employment, micro-enterprise and entrepreneurial programs that provide disability support are poorly geographically dispersed, focused mainly on micro-enterprise and require a coordinated communication strategy. Recent investment through the NDIS Information, Linkages and Capacity Building (ILC) grants is promising but disrupted due to COVID-19.

Income support: One of the key barriers is that PwD risk losing their Disability Support Pension if they choose to start up their own business. New businesses take time to become established and profitable. While any new small business start-up faces that risk, for PwD the risk of losing social security income support is great. The policy implication from this research finding is that PwD should be permitted to continue to draw on income support for the first two years of business establishment. This will provide them with more income security as well as a source of income to fund the business.

Shared learning with minority entrepreneurship: EwD face unique problems based on their impairment and support needs. However, over the course of the research it has also become apparent that there are shared learnings with other 'Minority entrepreneurs'. Minority entrepreneurs include those from refugee, migrant, indigenous, youth, seniors and other marginalized backgrounds due to the entrenched mainstream stereotypes, beliefs, behaviours and attitudes towards these groups

Executive Summary

This is the second and final report from the Australian Research Council Linkage Project LP160100697 'Disability Entrepreneurship in Australia'. The point of departure for this research project was that PwD face great difficulty in getting access to the Australian economy. PwD have very high unemployment rates—48% of PwD are employed compared to than the 79% of the general population [11]—while those who do get jobs often find them unsatisfactory, below their levels of ability (human capital) and without career development. Self-employment and entrepreneurship is one strategy or pathway for PwD to overcome these economic barriers. Many PwD find that they have no alternative but to create their own jobs by becoming self-employed and establishing their own business. The data suggests that PwD have a much higher rate of self-employment or entrepreneurship (13.1%) than the Australian average (9.2%) [12]. That means that, on average, PwD are 43% more likely to be self-employed than non-disabled Australians, supporting similar overseas findings.

The project had four overall aims, and Report 2 addresses objectives 3 and 4.

3. Identify the role of networks of disability service organisations in the establishment of, and nature and success of Australian disability entrepreneurship
4. Follow the entrepreneurial journeys of 10 PwD participating in the *IgniteAbility® Small Business Start-ups.*

This Report aims to review the policy landscape in Australia (and internationally) relating to disability entrepreneurship.

Background

In 2019, in Australia all PwD totalled 4.4 million people, or 17.7% of the Australian population [11]. People with profound or severe disability of all ages were 1.4 million or 5.8% of the population. As supported by the ABS figures and Report 1 [12], PwD across all types of disability and support needs have sought to empower themselves through self-employment, micro-enterprise, social enterprise and entrepreneurial programs where available. Yet until December 2019, the Department of Social Services and the NDIS have shown little interest in these programs, and indeed, our interview evidence suggests that open employment services either are not equipped or have little interest in equipping themselves to better serve PwD through opportunities for self-employment or entrepreneurship. However, the Convention on the Rights of Persons with Disabilities, to which Australia is a party, identifies work and employment in Article 27, and specifically, identifies the right to 'the opportunity to gain a living by work freely chosen or accepted in a labour market and work environment that is open, inclusive and accessible to persons with disabilities' [13].

The Social Ecological Model of Disability Entrepreneurship [12] provides a mechanism for sorting the complex array of motivations, barriers, facilitators and outcomes that socially construct the disability entrepreneurship ecosystem in Australia for people who are self-employed, entrepreneurs or who develop social enterprises. This Report offers the opportunity to examine the meso level organisational ecosystem for self-employment, micro-enterprise and entrepreneurial programs in Australia. This is timely not only to understand the supports that EwD require (outlined in Report 1), but also to examine the contemporary nature of programs with the recent rounds of funding from the NDIS ILC program's economic opportunity and employment funding round. These rounds took place in June 2019 and March 2020.

International Programs

The Report provides a snapshot of some international programs available in various countries across the globe. Some programs focus on the development of assistive technology for PwD and provide an accelerator program to support the development of businesses that will ultimately help PwD, while at the same time prioritising and encouraging those businesses that are co-created with PwD. Other programs aim to support the development of micro-enterprises by PwD.

Australian Government Policy – Disability Employment

The Australian Government through the Department of Social Services funds two types of specialist agencies to help PwD find and maintain work: Australian Disability Enterprises (ADE) and Disability Employment Services (DES). Australian Disability Enterprises (ADE) are commercial businesses that employ and support PwD who need a higher level of ongoing support, often in specialist working environments, work crews or contract labour arrangements. However, PwD in ADEs are not paid award wages with their terms and conditions set by the Supported Employment Services Award 2010, which has a base rate of 12.5% of the minimum pay rate for their classification [14].

Disability Employment Services (DES) by contrast deliver employment assistance for job seekers with disability. This assistance is delivered by a network of organisations around Australia which play a specialist role in helping PwD, injury or health condition prepare and search for a job, find a job and keep a job [15, 16]. Depending on whether a person is a temporary or permanent disability they are managed through either Disability Management Service or the Employment Support Service. Employers are supported through wage subsidy for a specified period with workers with disability being paid at standard award rates for the industry and the subsidy being withdrawn after a period of time. Self-employment is not part of the DES model [17].

National Disability Insurance Scheme (NDIS)

In 2019 the focus on employment for PwD changed with the release of the NDIS Participant Employment Strategy 2019-2022. This strategy aims to *"improve employment outcomes for NDIS participants by connecting them to supports to seek and maintain employment in a setting of their choice, including through open employment and/or supported employment"* [18, p. 5]. Initially employment support through the NDIS focused primarily on paid employment in the mainstream workforce or through the DES system. However, with the development of this strategy the focus of employment participation has expanded to include any and all types of employment including private and public employment, family business, micro-enterprises (including self-employment and entrepreneurship) as well as ADE. More significantly it suggests that the NDIS will provide supports for all employment opportunities for PwD including commercially successful businesses as well as social enterprises [18, 19].

Organisational case studies in programs to support disability entrepreneurship

The following organisational case studies are included in the report:

- The Community Living Project (CLP) Micro Enterprise Project, South Australia;
- InCharge Micro Enterprise Project (MEP), Western Sydney and lower Blue Mountains;
- Vanguard Business Services (VBS,) central west NSW;
- Valued Lives Micro Enterprise Project, Fremantle WA;
- The Challenge Community Services 'Start-Up', Newcastle NSW;
- Remarkable, disability-tech focused start-up accelerator, Sydney NSW; and
- *IgniteAbility® Small Business Start-ups,* established by project partner SSI, a not-for-profit which supports disadvantaged groups into entrepreneurship.

Each program is described, how it works and the outcome. These programs have a common denominator: they are all innovative attempts to assist PwD to establish a business enterprise. But they are also very different: they are in different areas (many in regional areas) and have been established for different periods of time and have different approaches to their program provision.

IgniteAbility® Small Business Start-ups

In this report we give more prominence to the SSI *IgniteAbility®* program than the others for three reasons. First, the idea for this research project grew out of Professor Collins' involvement in minority (Indigenous and refugee entrepreneurship) research in general and his partnership with SSI to evaluate the existing *Ignite®* Small Business Start-up for refugees, in particular [20]. Second, SSI was an Industry Partner for this ARC Linkage Project and had received funding for an Ability Links program; and third, a major policy component of our research related to the *IgniteAbility®* program.

The strength of the *IgniteAbility®* program is that it takes each individual on their own bespoke journey to establishing a business. A key feature of the *IgniteAbility®* program has been the diversity of clients and their businesses. There was also a diverse range of support needed in the program. The type of businesses that *IgniteAbility®* clients established were also very diverse. Some *IgniteAbility®* clients who have been in business previously are already educated and empowered and require minimal support on their entrepreneurial journey. Other *IgniteAbility®* clients have never previously participated in the economy. For them, *IgniteAbility®* enables them to participate in the economy for the first time, but the facilitation process is often a lot more intensive and requires careful maintenance with capacity and compliance.

Conclusion

The key policy lessons from this research is that assisting PwD to establish a business enterprise makes great sense from an economic and social point of view. From an economic viewpoint, the entrepreneurship pathway is one way to overcome the blocked mobility that PwD face when attempting to engage with the economy and gain financial independence. This saves welfare expenditure if the business is sufficiently profitable for the PwD to move off government income support benefits. It generates jobs for the PwD themselves—in effect they create their own jobs—and where businesses are successful it creates employment for others, often for other PwD. From a social point of view, establishing a business enterprise helps to break down the social exclusion of PwD in a way that they have more control over their lives. The programs that have been introduced to date to assist PwD to establish a business enterprise have all been very innovative and in their own way have all been successful. They have been pathbreakers in the disability entrepreneurship space, pilot programs designed to show that entrepreneurship is a realistic form of economic engagement for PwD. One key lesson to emerge from the programmatic review conducted for this research project is that there is a great unmet demand for such programs. In many parts of Australia PwD have not had access to such programs. More systematic funding of entrepreneurship programs for PwD is a necessary—though not sufficient—part of any future strategy to improve the engagement of PwD in the Australian economy.

One of the key barriers is that PwD risk losing their Disability Support Pension if they choose to start up their own business. New businesses take time to become established and profitable. While any new small business start-up faces that risk, for PwD the risk of losing income support is great. The policy implication from this research finding is that PwD should be permitted to continue to draw on income support for the first two years of business establishment. This will provide more income security as well as a source of income to fund the business.

There are important theoretical implications of our research. We would argue that self-employment is one strategy or pathway for groups in society who face formal and informal discrimination that build entrenched barriers to their meritocratic participation in the economic life of the nation. Like Indigenous Australians [21, 22], refugees; [23, 24], and immigrants from a minority background [10], PwD confront blocked economic mobility because of individual prejudice and/or structurally-embedded discriminatory practices. We call these entrepreneurs **minority entrepreneurs** to reflect the common denominator of the key impact of prejudice and discrimination blocking their access to jobs commensurate with their ability (human capital), pushing them into setting up a business to provide jobs for themselves and adequate incomes for their families.

One key feature of minority entrepreneurship is that businesses are embedded within the family. Personal partners often become formal or informal business partners. Responsibilities for family members—such as child-care, elderly or carers' tasks—impacts on time available for business activities. In the disability entrepreneurship space, parents or carers as well as partners play a key role, depending on the nature of the disability. Family is often the source of business capital, advice and mentoring, and in some instances labour. Minority entrepreneurship is that businesses are embedded within the community. There are several dimensions of this. Many businesses are generated to fill the market niche within their community that is not otherwise filled. These may be ethnic, religious or cultural products e.g.

halal food, ethnic-specific groceries and spices, Indigenous art or travel, ethnic restaurants, or services by professionals who have the same language or cultural or religious background of the co-ethnic or co-cultural customers. EwD often find market niches in goods or services designed specifically for the disability community. However, minority entrepreneurs are not confined to this market niche but 'breakout' to serve the mainstream market. This is also the case for a number of EwD whom we have encountered in our research project [12].

Finally, we must report that as we were concluding our research project COVID-19 has dominated the global landscape leaving devastating numbers of casualties in its wake. We undertook a second round of surveys with people who are self-employed or are identified as entrepreneurs with this work identifying a median drop in turnover of -19.5% (further survey sample during COVID). Many small businesses—including those owned by PwD—have struggled to survive the crisis and many will not. This means that programs such as *IgniteAbility*® have struggled during 2020. PwD who have started a business under this, or the other programs outlined in the report are struggling to survive while those current clients of the program are facing even greater barriers to business start-up. At the same time unemployment rises to record levels so that minorities who struggled to find suitable employment in better times will find it even harder to find a job post-COVID. This means that policies and programs to support Disability Entrepreneurship will be even more important in Australia in years to come.

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1.Introduction

This is the second and final report from the Australian Research Council Linkage Project LP160100697 'Disability Entrepreneurship in Australia'. The point of departure for this research project was that people with disability (PwD) face great difficulty in getting access to the Australian economy. In 2019 there were 4.4 million Australians with disability, 17.7% of the population [11] with 1.4 million or 5.8% had a profound or severe disability. The number of PwD who are of working age is increasing with the disability rate for Australians of 'prime working age' is currently around 15% (2.2. million people). Nearly half (47%) of these people were not in the labour force in 2019 [11] and more than half (59%) were permanently unable to work [11]. PwD have very high unemployment rates with 48% of PwD employed compared to the 79% of the general population [11]. Of those who do get jobs often find them unsatisfactory and below their levels of human capital. PwD clearly face blocked mobility when they attempt to engage meaningfully with the economy and the labour market in Australia.

This economic and social exclusion not only impacts on the income-generating capacity of PwD, it also constrains their social interaction with the broader society. This is one dimension of the individual and institutional discrimination that PwD face in Australia (Gurses & Ozcan, 2015), as they do in other countries around the world today. Self-employment is one strategy or pathway for PwD to overcome these economic and social barriers. Like other minorities in Australia and other countries who confront blocked economic mobility because of individual prejudice and/or structurally-embedded discriminatory practices—Indigenous Australians, refugees, immigrants from a minority background, seniors etc.—many PwD find that they have no alternative but to create their own jobs by becoming self-employed and establishing their own business. The data suggests that PwD have a much higher rate of self-employment or entrepreneurship (13.1%) than the Australian average (9.2%) [11]. Comparatively, we know relatively little about PwD who are self-employed or entrepreneurs in Australia or elsewhere (Blanck, Sandler, Schmeling, & Schartz, 2000; Le, 1999). The three-year ARC project was designed to fill the critical gap in the research and literature about EwD.

Report 1 presents the findings of a path breaking first national study of entrepreneurs with disability (EWD) in Australia [12]. This involved in-depth interviews with 52 EwD and 20 with key stakeholders. In addition, the research surveyed 110 EwD online and drew on an additional 60 surveyed EwD included in the *Startup Muster*®, an annual survey of start-up ecosystems across Australia. It is the voices and experiences of these 222 EwD that formed the basis of Report 1. These lived experiences provided an understanding of Australia's entrepreneurial ecosystem for people with disability from the intrapersonal, to interpersonal, to organisational, the community and macro public policy levels [12].

Report 1 revealed a rich tapestry of self-directed employment endeavour that in some ways mirrors non-disabled entrepreneurs and in other ways reflects the stark realities of an ableist discriminatory mainstream workplace that blocks the mobility of EwD. Yet, EwD through a conscious choice of empowerment deploy their agency to risk and seek the rewards of entrepreneurial activity. The research can still be regarded as exploratory in nature and it has not been without its challenges, given the relatively small proportion of the disability population who are self-employed or entrepreneurs (13.1%), even though PwD are more likely to be entrepreneurs than other Australians. Through a mixed method approach and by creating a data triangulation we saw that EwD, no matter what their disability type, have a commonality of experience that identifies some significant systemic issues to be addressed. The findings in this study can be better understood when considered in terms of the social ecological model

[25]. Entrepreneurs with disability identified issues for consideration at each level of the social ecological model from the intrapersonal, interpersonal, the organisational, community and macro policy considerations.

Report 2 focuses on the macro policy supports and organisational level programmes in place for entrepreneurs with disability in Australia. As the research progressed there has been a trickle of development of programs seeking to support PwD into self-employment, micro-enterprise, social enterprise and the entrepreneurial journey. That trickle grew substantially in 2019 with the National Disability Insurance Scheme (NDIS) Information, Linkages and Capacity Building (ILC) grant programs in economic development and employment one-year program providing funding for seven new programs and in 2020 funding three new programs over a three-year period [26]. This supported the new NDIS (December 2019) Participant Employment Strategy that seeks to improve NDIS participant employment from 25% to 30% by 2023. The strategy for the first time recognises self-employment and entrepreneurship as part of the overall employment context. This important recognition also fits well with post-COVID-19 strategies that recognise start-up opportunities as a foundation for lifting Australia out of recession and bolstering new employment opportunities [27].

The specific project aims were as follows:

1. Identify and understand the experiences of men and women with disability who own and operate private enterprises
2. Investigate the extent to which disability entrepreneurs are embedded in family and personal social networks and the role of gender in disability entrepreneurship
3. Identify the role of networks pf disability service organisations in the establishment of, and nature and success of Australian disability entrepreneurship
4. Follow the entrepreneurial journeys of 10 PwD participating in the *IgniteAbility® Small Business Start-ups.*

Report 2 predominantly addresses objectives 3 and 4, with objectives 1 and 2 addressed in Report 1.

1.1 Disability in Australia

The United Nations Convention on the Rights of Persons with Disabilities (CRPD 'The Convention') does *not* explicitly define disability. However, the Preamble of the Convention states:

> Disability is an **evolving** concept, and that disability results from the **interaction** between persons with impairments and attitudinal and environmental barriers that hinders full and effective participation in society on an equal basis with others. [13]

Article 1 of the Convention states:

> Persons with disabilities **include** those who have long-term physical, mental, intellectual or sensory impairments which in interaction with various barriers may hinder their full and effective participation in society on an equal basis with others.

The Australian Disability Discrimination Act 1992 (DDA) supports this definition and specifically includes physical or mobility, intellectual, psychiatric, sensory (blind or deaf), neurological, learning disabilities, physical disfigurement and the presence in the body of disease-causing organisms (e.g. HIV). In 2019 there were 4.4 million Australians with disability, 17.7% of the population, down from 18.3% in 2015. Of these, 7.8% were female and 17.6% were male. Of all PwD, 1.9 million are aged 65 and over, representing almost half (44.5%) of all PwD. 2.1 million Australians of working age (15-64 years) have disability.

Table 1: PwD in Australia, 2019

Disability definition	Number	Percentage of population
All PwD	4.4 million	17.7%
-– working age (15-64)	2.1 million	2.1%
– over 65	1.9 million	2.8%
People with a profound or severe disability working full time	2.8 million	11.4%

Source: Australian Bureau of Statistics [11].

1.2 Work and employment

There are eight guiding principles that underlie the CRPD [28, 29] (the Convention) and each one of its specific articles, all of which are relevant to EwD:

a. Respect for inherent **dignity**, individual **autonomy** including the freedom to make one's own choices, and **independence** of persons;
b. Non-discrimination;
c. Full and effective participation and inclusion in society;
d. Respect for difference and acceptance of persons with disabilities as part of human diversity and humanity;
e. Equality of opportunity;
f. Accessibility;
g. Equality between men and women;
h. Respect for the evolving capacities of children with disabilities and respect for the right of children with disabilities to preserve their identities.

Article 27 of The Convention relates to work and employment and decrees that

> "States Parties recognize the right of persons with disabilities to work, on an equal basis with others; this includes the right to the opportunity to gain a living by work freely chosen or accepted in a labour market and work environment that is **open**, **inclusive** and **accessible** to persons with disabilities. States Parties shall safeguard and promote the realization of the right to work, including for those who acquire a disability during the course of employment, by taking appropriate steps, including through legislation to, interalia:
>
> f. Promote opportunities for self-employment, entrepreneurship, the development of cooperatives and starting one's own business" [13].

Unfortunately, Australia's rather poor performance with respect to the employment of PwD has recently been highlighted in a research report released for the Australian Disability Royal Commission into violence, abuse, neglect and exploitation of PwD [30].

1.3 Social Model of Disability

Following on from the CRPD, it is worth understanding the social approaches to disability that the Convention is founded on directly challenge medical model worldviews of disability [31]. Social model approaches to disability are built on the distinction between a person's impairment and the socially constructed barriers and hostile attitudes they experience across all areas of society that transform a person's impairment into a socially constructed disability. More recently, social model approaches to disability have incorporated embodied understandings of disability [32], which have been informed by feminist understandings of impairment, disability and the body [33-35]. The other extension of social approaches of disability is understanding ableism as a set of practices that advantage the nondisabled and presume that disability is an inferior social status in the same way that the patriarchy is organised as a gendered power relation favouring men over women [36, 37]. In the context of this Report there are three basic tenets of social approaches to disability, ableism and the CRPD that are fundamental in our consideration of understanding the position of self-employment and entrepreneurship and disability. These are:

1. 'Nothing about us without us' [38]: the lived experience of the people whose lives we seek to improve is core to the integrity of our focus on self-employment and entrepreneurship. Without knowing what people want, our efforts to achieve positive social impact may miss the mark or even harm.
2. 'It is society which disables impaired people' [39]: discrimination, disadvantages or restriction of activity is caused by contemporary society which takes little or no account of people who have impairments and thus excludes them from participation in the mainstream social participation. It is the act of "socially disabling" a person with an impairment that transforms them into a disabled person.
3. Transformative solutions: identifying barriers and disabling practices is only a starting point to that enabling profound changes in social, economic and political processes. To achieve transformative change requires the creation of enabling conditions and capacities, making it possible to coordinate multiple interests and, often, to challenge existing arrangements by providing valid and robust alternatives [40].

1.4 Disability and Self-Employment Statistics

As stated, PwD have a higher rate of self-employment (13.1%) than the nondisabled population (9.2%) [41]. The rate of all the self-employment (entrepreneurship) varies by disability type with those with some form of intellectual/cognitive disability having 2.5% less self-employment than non-disabled Australians and those with psychosocial disability having 76% higher levels of self-employment than non-disabled Australians. Report 1 suggests that the reason for self-employment are a complex economic, social and cultural milieu that is affected by disability type, level of support needs, and social/human/digital capitals [12]. Further, the intersectionality of disability with gender, ageing, Indigeneity, sexuality and cultural background are all considerations that affect the choice of people to become self-employed or explore entrepreneurial opportunities [42]. As Report 1 identified, a proportion of entrepreneurial ventures are social enterprises established by PwD for a variety of purposes to address user-lead solutions to complex social problems. **The research presented in Report 1 identified that, on average, PwD are 43% more likely to be self-employed than non-disabled Australians,** supporting similar overseas findings.

1.5 Neoliberalism, the state and disability

Inevitably the focus on disability self-employment, micro-enterprise, social enterprise and entrepreneurialism cannot be undertaken without acknowledging the neoliberalist agenda of Western governments over the last 40 years. Invariably definitions of neoliberalism 'describes what many perceive of as the lamentable spread of capitalism and consumerism, as well as the equally deplorable demolition of the proactive welfare state.' [43, p. 188]. Thorsen goes on to say that:

> it is a useful concept which might be used to describe some recent demands for market deregulation, as well as the public sector reforms which aim at making government agencies more similar to private companies, even if it is not particularly clear how and in what sense the concept describes a trend which is both 'new' and 'liberal' (cf. Garbo 2008). [43, p. 189]

Hence, with respect to disability and employment where discrimination has kept many able PwD out of the workforce, neoliberalism may be a force for good through increasing accountability of government departments in charge of disability employment or the outsourcing of disability employment supports. Yet, at the same time we have seen the worst excesses of neoliberalism foisted upon disability through attempts to reduce welfarism but at the same time government or government outsourced responses not empowering PwD through providing the supports required to upskill those to transition into employment, voluntary work or education. This has been a criticism in the US, and in the UK this has also been coupled by austerity measures after the global financial crisis [44, 45].

Similarly in Australia, commentators have shown a series of systemic government policy issues that have rewarded not-for-profit and commercial disability employment services (including ADE) with little evidence of long-term job sustainability beyond the short-term government supports [46-50]. Yet, as supported by the ABS figures and Darcy et al [12], PwD across all types of disability and support needs have sought to empower themselves through self-employment, micro-enterprise, social enterprise and entrepreneurial programs where available. Until December 2019, the Department of Social Services and the NDIS have shown

little interest in these programs. While the programs that we will examine later in the report have a history going back to 2012, these areas of disability endeavour make up a small proportion (to be determined) of the billion-dollar disability employment services.

While open employment services are more diffuse to track, our interview evidence suggests that open employment services either are not equipped or have little interest in equipping themselves to better serve PwD. Yet it is argued that for a proportion of PwD, employment or employment like experiences are highly unlikely to be sustainable. However, for those who want employment—or more specifically in the context of this report—want self-employment, micro-enterprise, social enterprise or entrepreneurial career development, then the Australian government, not-for-profit and commercial sectors need to provide avenues for such experiences that are inclusive of their physical, sensory, cognitive, learning, health and communication needs. As very briefly outlined, the CRPD identifies work and employment in Article 27. Specifically, it identifies the right to 'the opportunity to gain a living by work freely chosen or accepted in a the labour market and work environment that is open, inclusive and accessible to persons with disabilities' [13]. The Convention is underpinned by a social approach to disability.

Similarly, there have been critiques of the minority entrepreneurship literature along the lines that entrepreneurship is a key ideological construct of the neoliberal, neoconservative political agenda that values private enterprise and individualism, devalues communal and collective goals and actions and prioritise the economic over the social. In this view entrepreneurship is a trap to induce minority groups to flee their rightful place in the welfare system and self-exploit themselves and their families in chase of an impossible entrepreneurship dream. For example, Huq and Venugopal [51] call for a re-examination of the self-reliance ideology based on a neoliberal perspective to encourage policies to support refugee women's entrepreneurship. It is true that many small businesses established by minority groups—including PwD—are micro-businesses that are marginal. This has long been the case in respect to immigrant entrepreneurship which often involves self- and family exploitation [52], including businesses run by immigrant women [53]. Some refugee entrepreneurs work for seven days per week in their charcoal chicken restaurants in Adelaide to earn the equivalent of unemployment benefits that they could earn with no work effort at all [23]. There is also evidence emerging from recent reports released by the Fair Work Commission about wage theft in Australian small businesses that there is exploitation of co-ethnic temporary immigrants [54, 55], including international students [56] and immigrants on working holiday visas [57, 58].

1.6 Social Ecological Model of Disability Entrepreneurship

The findings in this study can be further understood in terms of the social ecological model [25]. This model is presented in *Figure 1* and has five components. As Report 1 identified, the entrepreneurial journey can be seen through social constructionist lenses examining the EwD employment experiences, their motivations, barriers, enablers, benefits and outcomes. A social ecological approach presents the further complexity of understanding complex relationships through intrapersonal, interpersonal, organisational, community and the macro public policy level [59, 60].

The social ecology model melds well with social model of disability and ableist perspectives of understanding the lives of the individual PwD themselves at the heart of their entrepreneurial journey. The five levels of the model provide a mechanism for sorting the

complex array of motivations, barriers, facilitators and outcomes that socially construct the disability entrepreneurship ecosystem in Australia for people who are self-employed, entrepreneurs or who develop social enterprises. The five levels include: the individual (intrapersonal); interpersonal; organisational (meso); community; and socio-political (macro).

At the individual level, EwD spoke of several considerations to do with their 'impairment effects': support needs, personal confidence or other social demographic variables that they perceived as challenging in mainstream employment, where self-employment, social enterprise or entrepreneurial space could be built around these considerations. For example, either starting times, the number of hours worked, or when they work could all be built into the flexibility of their enterprise. In fact, these intrapersonal considerations contributed to the motivations for establishing their business enterprises and were interdependent and overlapping with the benefits that they received. Yet, as explained through the social model of disability and feminist disability studies [33], some of what the individual regarded as intrapersonal could be addressed through reasonable adjustments for interpersonal or structural considerations.

Similarly, at the interpersonal level communication in all forms of aural, visual and tactile can be addressed through a series of personal, assistive technology and procedural engagements that allow people with different types of disability and support needs to function more equitably, independently and in a more dignified manner. For example, the provision of alternative communication options promotes a level playing field for PwD. This can be as simple as someone who is blind being able to use their screen reader to access online information that is visually presented but when adopting W3C Accessibility Standards and protocols [61] converts that information into accessible format for screen readers. Yet, often alternative communication options have not been considered at a meso, community or macro level.

At the organisational level—embedded within the disability stereotypes held by key gatekeepers such as personnel offices, managers and employers—the greatest consideration was the attitudes of others towards PwD. One of the greatest drivers was blocked mobility [10]. The need was expressed by many PwD informants of getting a good job, keeping a job or having any form of career development once in a job. Of course, 'getting your foot in the door', so to speak, was what many respondents found so difficult, no matter how qualified or experienced they were for the positions they were applying for. For those who had jobs, they sensed the feeling that the non-disabled co-workers around them either did not value their contributions, and felt they were only in the position to make up numbers or were left at the entry levels.

Within the community level there were a series of structural barriers that made traditional employment difficult at best and impossible at worst. It involved the accessibility of the local environment, transport interchanges, the connections to either salaried or entrepreneurial workspaces, and the premises for those with mobility and vision disability. Further, where it came to gaining knowledge through accessing educational services at a school, post school, vocational or higher education level, there were still many barriers to inclusion for this group. A great deal of 'the community'—whether that be general community interactions, government, non-for profit or commercial organisations—still had 'low expectations' in the abilities of PwD to contribute at all levels. In specific reference to business education, self-

employment, social enterprise and entrepreneurial specific programs, many lack inclusive practices to be accessed by people with moderate, severe or profound disabilities.

It was at the broader macro policy perspective where one of the most striking findings of the research was found. Australia is immensely proud of its social security safety net, which provides a sense of security to many in the community. However, for PwD, this same social security safety net can also be a Catch-22 to providing a space to innovate and create their own self-employment or entrepreneurial journey. NDIS, Centrelink, Job Access, Jobactive, Disability Employment Services, NEIS schemes and others all created a bureaucratic quagmire that was all but defeating the entrepreneurial spirit, passion and drive for some PwD. There is a fear of contravening systems that may leave people without social safety net support if they take the risk and venture down the micro-enterprise, self-employment, social enterprise or entrepreneurial path. This is a great barrier to disability entrepreneurship, but also a pivot-point for policy development: PwD entry to enterprise start-up programs should be matched by a removal of the onerous compliance obligations such as to apply for jobs for the duration of the program, for example; the ability to maintain access disability support pensions as a safety net during the enterprise start-up program would also lead to greater PwD interest in them.

Report 2 offers the opportunity to examine both the macro policy considerations and meso level organisational ecosystem for self-employment, micro-enterprise and entrepreneurial programs in Australia. Figure 1 highlights these levels on the social ecological model outlined in red. This is timely not only to understand the supports that EwD require (outlined in Report 1), but also to examine the contemporary nature of programs with the recent rounds of all funding via the NDIS ILC program economic opportunity and employment funding round. These rounds took place in June 2019 and March 2020.

Social Ecological Model of Disability Entrepreneurship

Public Policy

- United Nations Convention on the Rights of Persons with Disabilities, Australian Disability Discrimination Act 1992 (Cth), National Disability Insurance Scheme, political ideology (e.g. neo-liberal), state perspectives, standards and guidelines.
- Government macro-policy, disability employment, support for innovation & entrepreneurship, lack of disability specific entrepreneurial support
- Centrelink DSP social security payment eligibility, NDIS support in workplace, flexibility to deal with micro/small cash flow which stifles entrepreneurial risk
- Support of the risk of engaging with market environments

Community/civil society

- Relative state of Disability Citizenship – ease of social participation by PwD
- Geographic disparity - metro/regional/ remote
- Community attitudes, culture & discourse
- Availability and access to disability support and employment services
- Availability and access infrastructure: housing, transport, health, education, legal, finance
- Marketisation of disability with individualised funding has increased fragmentation

Organisational

- Industry and organisational, disability and access culture, mission statements
- Access to accelerator, incubator and scaling programs
- Attitudes – omission, overlooking or othering of disability
- Inclusive training, networking and mentoring opportunities
- Social networks beyond family and friends
- Other associated organisations in disability advocacy or information provision
- Access to communication services

Interpersonal

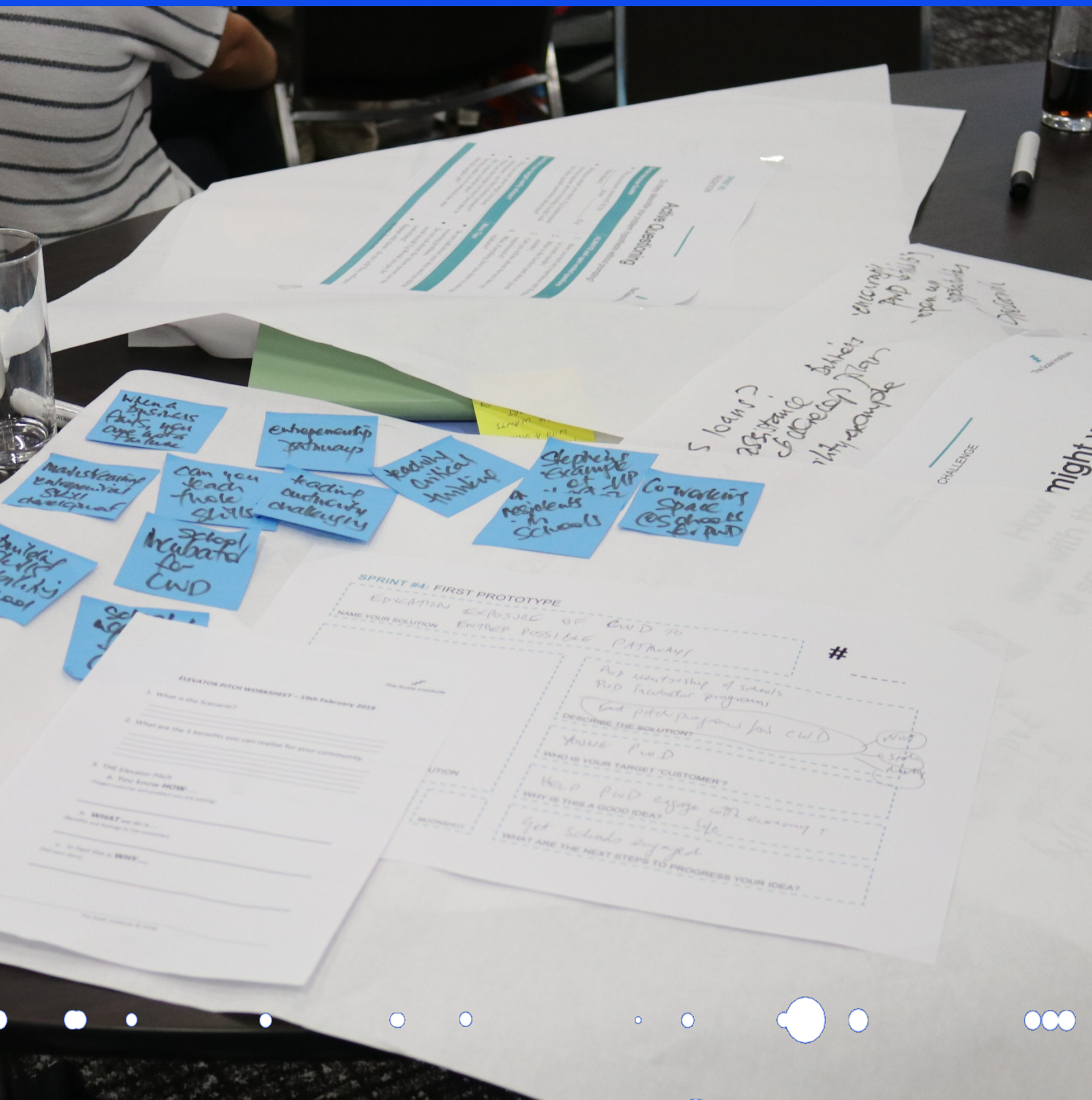
- Information search, alternative information provision, accessible format
- Access to social capital network members
- Attitudes of others towards disabilities
- Relationships with family, staff, friends and attendants.

Intrapersonal

- Physical, cognitive, sensory, mental health etc. ability
- Level of support needs, independence in communication, digital literacy
- Sociodemographic characteristics: age, gender, level of functioning, motivations, knowledge, goal-setting, self-esteem, loneliness, education,
- Intersectionality of disability with gender, sexuality, ageism, Indigeneity, CALD or religion

Figure 1: Social Ecological Model of Disability Entrepreneurship explained [25]

2. Research Design



The research design involved multiple populations including entrepreneur/self-employed people with disability (EwD), key stakeholders involved in the entrepreneurial ecosystem and an in-depth understanding of the entrepreneurial journeys of those involved in one disability specific accelerator program. Drawing on the expertise of the research team in both entrepreneurial and disability projects, and following consultation with research partners, the following mixed methodology research design was adopted for the study. The project undertook a literature review which subsequently shaped the quantitative survey methods, qualitative in-depth interviews, an environmental scan of self-employment/entrepreneurial programs and action research methods employed in the research.

- The *quantitative* instrument was a survey that sought to electronically or digitally snowball 100 respondents drawn from disability organisations from across Australia [62]. As there was no census or list of EwD, this method was thought to be the most appropriate approach and had been successful in a number of previous studies [59, 63]. The survey was conducted online, or by telephone or on a face-to-face basis if required. This data was supplemented by 60 PwD to the 2017 and 2018 *Startup Muster*® Surveys [64, 65], who identified as having a disability after the research team negotiated a disability module being incorporated into this nationally recognised survey of the entrepreneurial ecosystem.

- The *qualitative* instruments were in-depth interviews using semi structured interview schedules (Veal & Darcy, 2014) to guide the interviewing process with: (i) key stakeholders in the field of disability, entrepreneurship and disability entrepreneurship (state and local Government, disability employment organisations and the broader disability sector), and (ii) With EwD involved in commercial or social enterprises either currently or in the past. Participants were offered the opportunity to remain anonymous of be identified in the presentation of findings.

- The *action research* methodology was to follow the entrepreneurial journeys of ten PwD participating in the *IgniteAbility*® program, which was established by SSI, one of the research Industry Partners. The action research drew on formal meetings with *IgniteAbility*® including the director, enterprise facilitators and others involved in the program from SSI. We had access to the program documentation and many informal conversations and catch up opportunities. The research team met with entrepreneurs from the *IgniteAbility*® program to discuss their involvement, their business enterprise and understand the program from a participant's perspective. Interview guides were developed which covered the participants' involvement in the program, as well as their business enterprise. Interviews were recorded and transcribed. Themes (or Nodes) identified in the *IgniteAbility*® Participant Cohort are presented in Appendix 1 (available on request).

- *Environmental Scans* gained popularity in the business field predominantly as part of scanning the competitor environment in techniques like Porter's five competitive forces to better understand business strategy and have gone on to be adapted and used in many other disciplines [66, 67]. The environmental scan was used in this report to interrogate the entrepreneurial ecosystem at the organisational level of the social ecological model for self-employment, micro-enterprise and entrepreneurial programs. The environmental scan included organisations and their programs that were specifically designed for PwD, targeted PwD or were open to PwD through their stated

inclusive practices. The method included preliminary discussions with key informants with respect to accelerators, incubators and other start-up programs to ensure that we were covering the field, incorporating commercial, not-for-profit and government programs in Australia. We also included a limited environmental scan of international programs in the space, which drew heavily on snowballing from the Australian programs and contacts. The environmental scans involved interviews, interrogation of websites, reviewing organisational documents, social media posts, multimedia and other artefacts encountered on the scan.

The literature review informed the theoretical framework and, hence, the design of the research instruments. The qualitative methodology generated 52 interviews with EwD, and 20 with key stakeholders, together with documents and other artefacts collected during the study. The quantitative methodology generated 110 usable responses from the online survey and further qualitative data from the open-ended questions included with the online survey. In addition, 60 usable responses were obtained from the *Startup Muster*®, and annual survey of start-up ecosystems across Australia [64]. The *Startup Muster*® provides an annual snapshot of the Australian start-up ecosystem. The environmental scan uncovered 10 historical programs that targeted PwD, one program that incorporated PwD in a team specifically focusing on disability technology start-ups, 10 programs recently funded by two rounds of the NDIS ILC grants in 2019 and 2020, and examined 44 mainstream accelerator or incubator programs at least at the website for publicly available management information to determine any mention of disability or inclusion for prospective candidates.

3. Findings One: Policy and Programs

In this section we present an environmental scan of the different programs that have been introduced to assist PwD to set up a business in Australia. Utilising the Social Ecological Model of Disability Entrepreneurship we move from the global level (with a focus on policy initiatives in the UK, Canada, New Zealand and India) to the national level (the disability-specific NDIS and generic employment and entrepreneurship programs, including the New Enterprise Incentive Scheme policies) to the state level (Victorian Government 'Entrepreneurs with Disability' Voucher Stream). We then move to outline specific PwD entrepreneurship program initiatives by various NGOs and social enterprises across Australia. For each program we describe the program, how it works and the outcomes of each program. We also provide a personal story of a participant in the program. This is important because it takes us back to what it is all about: EwD.

3.1 International Programs

Table 2 presents an overview of international policy responses to disability entrepreneurship from Canada, USA, India, New Zealand and Kenya. In the UK the Global Disability Innovation (GDI) Hub, based at UCL University College London, has an incubator program that provides accessible innovation education and training and holds events to encourage networking, peer mentoring and investment. The Kenyan program is based the GDI model and offers start-up funding, opportunities to pitch products or services to a panel of judges and an audience of investors, entrepreneurs and leaders and mentorship and investment opportunities. Canada has four programs which include: accelerator programs for for-profit start-ups with products or services for PwD; a $10 million pool of investment capital for EwD and other access to start-up capital and business loans; one-on-one counselling services; and on-going support for the EwD business. New Zealand has two programs that provide access to capital, commercialization support, advice and connections, mentoring and ongoing support. India has two programs that provide: accelerator programs for start-ups; co- creation bootcamps; product development and market access; networking and mentoring opportunities, including access to alumni networks; and competitive access to development funds. One Michigan based US program offers business development services through one-on-one business coaching and support and established community-wide support networks of individuals with developmental disabilities interested in small business.

Table 2: Accelerators and Micro-enterprise International Programs

Project Name	Country	Program Description and Purpose
Global Disability Innovation (GDI) Hub	United Kingdom	• Based at UCL University College London the GDI Hub is both a research centre and a 'community interest not-for-profit company' • Launched an accessible technology hub to drive disability innovation and assistive technology in London – including an innovation lab that aims to accelerate the development of products and services for PwD • Aims to accelerate disability innovation; build partnerships and cross collaboration • Provides an online platform for collaboration and an accessible collaboration space • Supports an incubator program that provides accessible innovation education and training and event to encourage networking, peer mentoring and investment
'Innovate Now' - Assistive Technology Innovation Accelerator	Africa – Kenya & Nairobi	• Supported by the Global Disability Innovation Hub based in the UK – based on the UK program but adapted to the African marketplace • 3-6-month program • combines mentorship, workshops, guest lectures and hands on disability expertise • Provides start-up funding • Opportunities to pitch products or services to a panel of judges and an audience of investors, entrepreneurs and leaders • Mentorship and investment opportunities
RBC Social Enterprise Accelerator	Canada	• Six-month competitive program open to six start-ups with a focus on health, PwD, youth, education, environment or affordable housing • Aims to create social impact but also ensure profitability • RBC generator provides a $10 million pool of investment capitol
Access to Success Bootcamp	Canada	• Accelerator program for for-profit start-ups with products or services for PwD • Preference given to start-ups with someone with a disability as a co-creator • Mentorship (1 on 1 mentorship sessions), training and pitch opportunities for investment provided
Entrepreneurs with Disability Program (EDP) – Canadian Government	Canada	• The EDP provides western Canadians with disabilities access to business information, training and development, mentoring with one-on-one counselling services, and financing in pursuit of self-employment and entrepreneurship • The program also provides entrepreneurs with disabilities who are unable to obtain financing from a traditional financial institution access to business loans
Community Association of People for REAL	Canada - Nova	• Not-for-profit organisation led by parents of children with intellectual disabilities • Person-centred support is key to the **CAPRE** model

Project Name	Country	Program Description and Purpose
Enterprise (CAPRE)	Scotia	• Model based on a process that Builds on individuals' interests, abilities and strengths; Matches business opportunities to community needs; Is guided by general business principles • On-going support for the business is given by the Executive Director and the Business Planning Team • A personal Support Worker/Business Coach supports the individual to develops stronger social, physical and entrepreneurial skills
Technology Incubator Program – Callahan Innovation	New Zealand	• Provide commercialization support, advice and connections for start-ups to help them to take complex technologies aimed at providing assistance technology for PwD to market • Access to a limited number of repayable loans for investment • Networking support for investment
Be.Lab	New Zealand	• Facilitates connect for PwD to employment through an Accessible Employment Program which • Professional development, mentoring and ongoing support
Assistive Technology Accelerator (ATA) – AssisTech Foundation	India	• Disability focused technology accelerator • Helps start-ups that are building technology for the disabled community in scaling up and getting market access • 16-week long accelerator program for 8-10 start-ups • Focusses on product development and market access through ATA's wide mentor pool and partner NGO's • Mentorship; Growth and Development strategy; Product design and management; Operating plan development; weekly reviews; Demo day and alumni networks
Enable Makeathon (EMx)	India	• Works with start-ups and innovators to design, prototype, test, and take their Assistive Technology product, process or service to market • 15-day co-creation bootcamp followed by a 70-day process of testing and prototyping marketable solutions • Networking opportunities; Mentoring program; access to users during co-creation process; design support and expertise; prototype budget; access to investors and incubators • Top three teams selected during demo day will receive $25000 in development funds
Hope Network Micro Enterprise Program	US - Michigan	• Support business development by creating community-wide support networks of individuals • with developmental disabilities interested in small business ownership • Aim is to 'empower individuals with developmental disabilities to attain their highest level of independence and generate income as integral members of their communities' • Provides business development services through one-on-one business coaching and support • Development process is based on 'person-centred' planning and small business development principles.

3.2 Australian Government Policy

Disability Employment Programs

The Australian Government through the Department of Social Services funds two types of specialist agencies to help PwD find and maintain work: Australian Disability Enterprises (ADE) and Disability Employment Services (DES). Australian Disability Enterprises (ADE) are commercial businesses that employ and support PwD who need a higher level of ongoing support, often in specialist working environments, work crews or contract labour arrangements. However, PwD in ADEs are not paid award wages with their terms and conditions set by the *Supported Employment Services Award 2010*, which has a base rate of 12.5% of the minimum pay rate for their classification [14].

Disability Employment Services (DES) by contrast deliver employment assistance for job seekers with disability. This assistance is delivered by a network of organisations around Australia which play a specialist role in helping PwD, injury or health condition prepare and search for a job, find a job and keep a job [15, 16]. Depending on whether a person is a temporary or permanent disability they are managed through either Disability Management Service or the Employment Support Service. Employers are supported through wage subsidy for a specified period with workers with disability being paid at standard award rates for the industry and the subsidy being withdrawn after a period of time. Self-employment is not part of the DES model [17].

Open employment means doing a job which can be done by any person. Workers do the same job as their co-workers and are paid the same wages. In the disability context, in an open employment service, clients may receive support from a service outlet but are directly employed by another organisation not funded under the Commonwealth *Disability Services Act 1986*. One such program is Jobsupport, a program that helps people with significant intellectual disability (≤IQ 60) find a job in open employment. This support is funded by the DES program. For those people not eligible for Jobsupport, the program helps them to identify suitable employment providers.

Job Access is a comprehensive website and a telephone information service, also provided by the Australian Department of Social Services, that provides advice on disability employment related matters. It offers help and workplace solutions for PwD and their employers. Assistance available includes help finding work, changing jobs, accessing DES providers and workplace modifications to help clients find and maintain employment through providing information and links to appropriate services [68].

National Disability Insurance Scheme (NDIS)

In 2019 the focus on employment for PwD changed with the release of the NDIS Participant Employment Strategy 2019-2022. This strategy aims to *"improve employment outcomes for NDIS participants by connecting them to supports to seek and maintain employment in a setting of their choice, including through open employment and/or supported employment"* [18, p. 5]. Initially employment support through the NDIS focused primarily on paid employment in the mainstream workforce or through the DES system. However, with the development of this strategy the focus of employment participation has expanded to include any and all types of employment including private and public employment, family business, micro-enterprises (including self-employment and entrepreneurship) as well as ADE. More significantly it

suggests that the NDIS will provide supports for all employment opportunities for PwD including commercially successful businesses as well as social enterprises [18, 19].

New Enterprise Incentive Scheme (NEIS)

The NEIS is an Australian government funded program designed to assist new entrepreneurs to start a new business. The program is part of the New Business Assistance initiative and JobActive program managed by Centrelink and the Department of Human Services and has been operating since 1985 (Australian Government Department of Education Skills and Employment, 2020). When the scheme was first established the criteria to access the scheme prohibited most PwD from being able to receive support. These early criteria included being available to participate in NEIS training and work full-time in the proposed business. Due to the nature of many disabilities it was often not possible for PwD to consistently work in the business on a full-time basis. The scheme also initially required the business to be as commercially viable by the NEIS provider which meant that social enterprises were not included in the opportunities provided. As such the scheme had limited value for EwD. However, a significant review occurred in 2017 and the NEIS scheme was no longer limited to the JobActive program but became eligible through DES providers. The scheme provides:

- Intensive, dedicated and practical small business training as part of the business start-up phase
- Face to Face training or long-distance training to suit an individual's need
- Comprehensive coverage of an individual's legal and financial responsibilities
- Graduate with a fully costed commercially viable Business Plan
- Non means tested income support
- DES clients maintain their income payments and benefits – do not migrate to Newstart allowance
- Minimum hours running the business: 15 hours per week
- Dedicated one on one business mentoring for a period of 12 months [68].

Victorian Government 'Entrepreneurs with Disability' Voucher Stream

In December 2017 the Victorian Government launched the 'Boost Your Business' Voucher Program (BYB) which aimed to support Victorian businesses to become more productive, employ more people, improve market access and generally, increase their size, diversity and profitability. The program operates by providing a voucher to the eligible organisation that can be used to access services, advice or expertise provided by registered service providers. The vouchers are issued in the name of the successful applicant organisation and have no direct cash value. The voucher program has been delivered in a series of 'rounds' since 2017 with Round Four due to close in December 2019 and it funds businesses through distinct 'streams' targeted at current Victorian Government policies and strategies. One such stream is Entrepreneurs with Disability [69]. The Entrepreneurs with Disability Voucher Stream specifically targets new businesses that are started by PwD and has long-term objectives to:

- grow the number of businesses owned and operated by PwD in Victoria;
- enhance the future viability, sustainability and growth of businesses owned and operated by PwD;
- raise the profile of the contribution businesses owned by PwD make to the Victorian economy; and
- increase opportunities for investment in Victorian businesses [69].

Vouchers of up to $25,000 are available under the scheme to Victorian PwD who would benefit from developing business capabilities through accessing specialist assistance to resolve development issues including the promotion and growth of their business. Vouchers are provided on an 80% subsidy with applicant contributing 20% of the costs [70]. The scheme also allows not-for-profits and social enterprises to apply if they are majority owned and operated by PwD [69]. However, EwD commented in Report 1 that the scheme was difficult to navigate, and favoured long-established businesses, rather than start-ups [12].

4. Findings Two: Organisational case studies in programs to support disability entrepreneurship

This section presents an overview of known self-employment, microenterprise and entrepreneurship programs that exist in Australia for PwD up to and including July 2020. Table 3 provides details of organisations identified as operating micro-enterprise or entrepreneurial programs and recently funded NDIS ILC economic participation programs. Column 1 lists the empirical research for this Report, Column 2 shows programs funded through ILC Grant Program 2019-20 for one year. Column 3 shows programs funded through ILC Grant Program 2019-20 for three years.

Appendix 4 (available on request) provides a matrix of the programs, listing start and end dates, aim or purpose, population disability types, program structure, outcomes and social impacts, cohort and program numbers along with the geographic regions served. This section presents a review of each of the concepts, illustrated by some program vignettes.

Table 3: Disability Entrepreneurship Support Programs

Programs reviewed for this Research		Programs funded through ILC Grant Program 2019-20 for 1 Year	
IgniteAbility	IgniteAbility		Challenge Community Services - Regional Entrepreneurship Challenge
Remarkable	Remarkable	Inner Northern LLEN	Inner Northern Local Learning & Employment Network Inc. - Roadmap to Entrepreneurship
Challenge Community Services	Challenge Project – Challenge Community services	Employment Options, Inc.	Employment Options Inc. - BizAbility
CLP Community Living Project	Community Living project – Circle of Support		Healthy Group Of Companies Pty Ltd. - RED and The Healthy Collective
Vanguard	Vanguard Services – Microenterprise Project		Valued Lives Foundation - The Start ME Up Project - Entrepreneurship & the Start-Up Scene for PwD
ValuedLives	Valued Lives - Microenterprise Project	fya	The Foundation For Young Australians - Making enterprise and entrepreneurial education inclusive
InCharge	InCharge & CLP – Entrepreneurs network	YDAN	Youth Disability Advocacy Network – Unleashed
Disability Leadership Institute	Disability Leadership Institute	**Programs funded through ILC Grant Program 2019-20 for 3 Years**	
	Disability Leadership Institute	AMES Australia	AMES Australia - Business Matters
Chemism	Chemism		Community Living Project Incorporated - Discover ME - Micro Enterprise, Exploring Possibilities
Inclusive Insights	Inclusive Insights		Healthy Group of Companies Pty Ltd - The RED Business Club

4.1 Community Living Project (CLP) – Micro Enterprise Project (MEP)

The Community Living Project (CLP) was established over 30 years ago and has worked in partnership with PwD and their families to provide support with daily activities.

> *The CLP was set up, and our mission statement still remains the same, so that people who live with an intellectual or other disability combination, who are looking for opportunities to have homes, relationships, valued goals, community participation and inclusion … That's where we are … that's our mission.* (Jayne Bennett, Project Coordinator)

With the roll out of the NDIS in 2017 CLP became a registered service provider and continues to offer a range of services that allow PwD to build confidence and skills and ensure that they and their families have as much control as possible over all aspects of their lives. To achieve this, they offer a range of services including the Micro Enterprise Project (MEP) which supports clients to start their own small business that is aligned with the client's personal interests, gifts, talents and circumstances.

About the Program

Started in 2012 in South Australia, the MEP is designed to assist PwD to establish their own small business as an alternative to traditional DES or attending day programs. The MEP offers opportunities for employment to people who have been considered by many employers as unemployable. The program targets individuals who have an intellectual disability or a combination of disabilities which include an intellectual disability. As with all the services offered under the CLP, the MEP framework is designed specifically using principles which underpin the goals of the NDIS and individualised funding; working collaboratively with the person, their family, personal networks and community members [71].

The initial program relied on a range of funding sources but has now been adapted so that for many it can be accessed via their individual NDIS funds and with the release of the NDIS Participant Employment Strategy 2019-2022 there are opportunities for easier access to this NDIS funding. For PwD that do not have access to NDIS funding, alternative funding sources are still required [72].

The MEP began working with several PwD in various stages of operating their own microbusiness in the Adelaide metropolitan area and more recently has expanded their operations into regional NSW and western Sydney in partnership with several other organisations including InCharge and Vanguard Business Services. CLP's long-term goal is to replicate their program model beyond SA and NSW so that the MEP program can be accessed by more PwD as the NDIS continues to be rolled out across the country.

> *A lot of people we identify are so underemployed and have great contributions to make, but the system's just not found a way to include them in the workforce, or even to identify that they're people capable of employment.* (Jayne Bennett, Project Coordinator)

How it Works – Program Structure

An individual MEP consultant is contracted to work with each individual to help them through the 4-stage process of Discovery, Creation, Operation and Maintenance. Through the discovery and creation stages the individual's skills and interests are considered as well as their personal limitations and consideration is made around hours of work and support required [CLP, 71]. The person is then able to use their individual funding to recruit a specific support worker. This personal assistant (PA) will have skills around the business focus—rather than simply disability support. The role of the PA is to support the business and the individual success in business. Additionally, each micro enterprise has an Enterprise Management Group which includes community members and other business owners to support the success of the business.

Outcomes of the Program

The mentoring role of this group is considered key to the success of the business, but success is not measured just in financial terms. Rather, success is considered in terms of personal outcomes for the individual involved—confidence, self-esteem, improved skills and community connections. The ability to improve their financial situation, while beneficial, is not the focus of the program. Additionally, each enterprise is centred in the local community by using local businesses to purchase supplies; having a base of local customers and using local banks and services. As a result, one of the key outcomes has also been an impact of changing community expectations and attitudes.

> *I think we are showing how people can blossom, build their skills, develop in all sorts of ways their capacity, to contribute to their community. The pride and joy people have in selling their product, or getting feedback … positive feedback, you know, about their product, is just immeasurable in the scheme of what their usual experience is, of being looked after, or kept busy.* (Jayne Bennett, Project Coordinator)

An example of one successful micro enterprise that has been developed though the MEP is 'Ground Control by Major Tom'; a lawn mowing and maintenance service.

A Personal Story

In the middle of 2016, I heard of CLP's Micro Enterprise Project through a friend, and I immediately became interested in what they could offer my son who would soon be leaving school. Tom was not at all interested in working in supported employment, and we felt that he wasn't being encouraged by school to do anything but that, so it was a relief to come across CLP who had the same vision for our son - to work in the local community doing something he was good at and loved!

Tom had been doing some work experience at a Nursing Home helping the grounds men, and he also enjoyed cutting our lawns, so with the assistance of the Micro Enterprise Project we helped Tom set up his own lawn mowing business, 'Ground Control by Major Tom'.

Through a gradual transition, Tom was able to finish school and go straight into working in his own micro business. This really helped him feel less anxious about life post school, and it raised his self-esteem to be able to tell people what his plans were.

Because Tom is eligible for day options, we have been able to use this funding via CLP to employ Craig, as Tom's Enterprise PA three days a week, from 9.30 till 3pm. Having Craig assist Tom on the job means that he can offer a full, top quality service, as Craig does the things Tom can't do such as drive to the jobs, whipper-snip, and remember to bring home all the equipment!

Tom has been very fortunate to have lots of support from family, friends and the local community. The local Lions club donated Tom's equipment, and he already has 12 regular customers. 'Ground Control by Major Tom' has a Facebook page with over 200 likes, and Tom also regularly does his own mailbox drops to obtain new customers.

Being an outdoor job, the major challenges have been the weather and stepping on dog poo (!) but mainly these are quite easily overcome, and the benefits far outweigh any problems. Tom has lost weight, grown a foot in self-esteem, and generally is very happy.

We believe that Tom functions at his best when surrounded by supportive people in a mainstream environment, and our common goal is for Tom to be working in a satisfying role and contributing in a positive way to society. So far Tom having his own lawn business has fulfilled this goal, and he is enjoying his independence and post school life very much.

Helen - Tom's mother [71]

4.2 InCharge Micro Enterprise Project (MEP)

One organisation to partner with CLP for their project is InCharge. InCharge has a philosophy and vision that aligns with the CLP mission.

> *Our vision is a society where everyone's potential is realised and where we thrive amongst people who love and care about us. Our role is to develop people's capacity for self-direction; to model imaginative and exciting possibilities and to celebrate lived experience.* [73]

About the Program

One of the areas that InCharge identifies as a key to developing self-confidence and self-direction is through meaningful employment which creates connections within the community and as a result, they established their own Micro Enterprise Project in Western Sydney and the lower Blue Mountains area based on the CLP framework. The program was:

> *centred around a big discovery piece with them (the clients), to discover what kind of business that they wanted to get into, what really strengths-based things that they were really interested and then matching them up with a business assistant that would work alongside them. Then, setting up an enterprise management group of people in the community to really have that circle of support around them and in the business and to keep it sustainable.'* (Kyle Wiebe, Project Coordinator)

How it Works

Much like CLP funding for support to setup and run the micro-enterprise was a key to success and recent changes to the NDIS have allowed facilitation of this support.

> *It was…part of their support worker would be funded through NDIS, that it was to really support them in new activities or support them in that business start-up, so they could use part of their funding from the NDIS to pay for a support worker or a business assistant.* (Kyle Wiebe, Project Coordinator).

Outcomes of the Program

Multiple benefits were also identified but these were not focused on profit and the financial benefits of employment. Instead the project measures its success from a personal individual perspective and the improvement that can be gained from social interaction and direct involvement with the community.

> *We're seeing improvement (for individual clients) where being able to go out into the community, it was new engagements with new people and discovering new areas, but it wasn't necessarily focused on the profit side of the business. It was more increased independence … it was more focused around that person we saw, that they were progressing and doing and engaging more.* (Kyle Wiebe, Project Coordinator).

A Personal comment

He looks forward with keen interest every day about what he's is going to do. When he's finished his work, he comes in and says what a good day ... he has that inner feeling of accomplishment and he gets a lot of pride out of that. Now he has a role in life that everyone values – because everyone values a job. [73]

4.3 Vanguard Business Services (VBS) Micro Enterprise Project

About the Program

The Vanguard Business Services Micro Enterprise project was started by a parent in Dubbo who wanted an opportunity for his daughter with intellectual disability to have employment and become a valued part of the community. After seeing the success of the CLP program in South Australia the framework of the program was used to establish a project in the Dubbo region of NSW.

> *Our daughter, Emily, has a disability, and about three years ago, we saw a little video about a fellow out in South Australia, that had started his own little microenterprise, and we thought, well, that would be fantastic for Em, and we spoke to Em, and she was pretty keen, so we all went across to Adelaide and met with the community with Jayne from CLP.* (Mark Gardner, Project Coordinator)

How it Works

Through personal contacts with other parents with children with disability the program grew quickly to include several individuals from Penrith through to Orange, Dubbo and further west. Initially the project was funded from parents' personal contributions but early in 2018 the organisation received an ILC Grant which helped support the program.

The program implements the process established by CLP and is coordinated and supported by parents and existing support networks for those involved. It also engages with local business owners in the community to support the microenterprises and microbusinesses established. The skills provided include marketing, administration, financial and legal support.

Outcomes of the Program

As with the CLP project this program provides social benefits for those involved beyond the financial benefits. Participants develop confidence and pride in their business and gain a sense of belonging to the community that was previously not seen.

A Personal Story

Em loves it. I think what micro enterprise and microbusiness provide for Em and the other people that we've experienced, that we're working with, is that, you know, the disability sector is just rife with the concept of trying to fill people's time with meaningless activity, and I don't want to sound harsh, but that can be the reality. But, you know, people thrive when they have meaning and purpose, and Emily's life was drifting into meaningless, purposeless things, and what her business has given her is a consistency.

Em has just turned 26. So, you know, I think what micro enterprise, microbusiness has given her is a stability in her life that we all have when we work. A routine, an element of predictability and stability, that she can then build the less predictable things around her life, like her social life and other things. So, it's really anchored her life into a level of consistency and repeatability, and that's given her relationships, and part of her community, and inclusion into a community.'

(Mark Gardner, Project Coordinator & Parent)

4.4 Valued Lives Micro Enterprise Project

The Valued Lives Foundation is a peer-led support organisation operating in Western Australia that is run and controlled by PwD and family members with knowledge, skills and expertise in delivering peer-led initiatives. Over 75% of their Board and staff have lived experience directly with disability or have a family member with a disability and or mental health condition [74].

About the Program

The Valued Lives Micro Enterprise Project was established in 2016 to support one of the key missions of the organisation. 'Valued Lives believes everyone has the right to work and should have access to flexible and tailored supports to enable people to build their capacity and skills to gain meaningful employment' [75]. Within this aim is the recognition of the value of microenterprises for vulnerable and marginalized PwD living in the community. In response Valued Lives established a 'Microenterprise Hub Space' in Fremantle, a community project, through collaborative partnerships between the Department of Housing, Disability Services and Valued Lives Foundation.

It is a great example of how the Department of Communities can work across departments and alongside peer-led organisations to achieve economic participation and build social inclusion through creating community connection.

How it Works

Microenterprise plays an important role in employment creation and income generation opportunities for low-income individuals. The Fremantle Microenterprise Hub Space is a whole community space where marginalised people, including people with a disability, can develop and run their own small business with the support and mentoring of the Valued Lives Microenterprise Project team based at the Hub [75]. The development of a business for individuals not only for income generation but allows them to become engaged in the community; develop responsibility, confidence and social networks. According to the organisation's website:

> *Our Microenterprise Co-Design Team is a group of individuals who provide input, advice and feedback about the Microenterprise Project. The team has lived experience of disability and knowledge in the setting up of Microenterprises. The Microenterprise Team provides support throughout the process to start the business, aligning it with your passions and skills.* [76]

The process for support and development is identified as follows:

- Discover your passions and build your microenterprise around what you love to do.
- Create a business plan
- Link you with business advisors/mentors
- Market your products
- Link you with Networking events and social events [74]

> *It's really clear for us not trying to fit the PwD into employment, we're saying let's look at the individual person and help them to develop their own enterprise or employment.* (Geraldine Maddrell, Project Coordinator)

In addition Valued Lives has established a National Microenterprise Directory which provides details of a range of microenterprises across Australia (Valued Lives MEP).

Outcomes of the Project

The MEP does aim to provide support for the development of a range of small businesses for people with disability and allow for the consequent financial benefits that come with this business development. However, the focus of this program and of the Valued Lives organisation remains in line with the Valued Lives organisation's core mission to ensure 'that vulnerable Australians are empowered to have full, meaningful and inclusive lives that are rich in relationships' [74]

A Personal Story

To see the success of the different ones, and the changes in their lives. For, okay, another young man who has cerebral palsy, he left school and, basically, he's parked in front of the TV. He's not doing therapy and stuff. I went and talked with him and his family, and he said, 'What I want to do is go out to schools and talk with kids about what's it's like to have a disability.' He said, 'I'm sick of people staring at me and nobody comes and says hello or anything'.

That's what he's done. He's developed a whole program, now, that he can take out with interactive games and stuff, so kids can experience some of the limitations. His sense of self-empowerment and identity is amazing. It's our usual thing. 'What do you do?' 'I watch TV', or 'I've got my own business. Here's my business card. Huge difference in someone's life.'

(Geraldine Maddrell, Project Coordinator)

4.5 Challenge Community Services – 'Startup' Program

About the Program

The Challenge Community Services 'StartUp' program works with young adults living with an intellectual disability to guides them as they explore the possibility of self-employment through developing their own microbusiness. Initially the program was started in Newcastle where Challenge Community Services, designed and secured government funding for the 18-month program, which commenced in mid-2018 [77].

> *Self-employment provides more flexibility than traditional employee roles, which can be valuable when you also have an intellectual disability to manage as well as work responsibilities. Our new program will increase the confidence of participants to develop their business by supporting them to learn the skills and responsibilities required to own a business.* (Beth Innes, Project Coordinator)

The program came about due to the recognition that people with an intellectual disability often struggled to secure meaningful and enjoyable employment. Work that gave them the opportunity for both community and economic participation. Self-employment provides more flexibility than traditional employee roles, which can be valuable when an intellectual disability exists. It can provide an opportunity to balance work responsibilities with individual limitations and skills [78].

How it works

The program is based on a peer to peer model of support and training. This peer to peer relationship allows a unique perspective to be brought to the program where mentors and students can share their journey and students are able to work with true role models. 'A lived experience of having a disability also gives you ideas that other people don't see' (Beth Innes, Project Coordinator).

'The StartUp mentors encourage participants to be proud of the skills, talents and experiences they have because of living life with a disability, and to bring this pride and awareness to their business venture' (Katie Butler, Program Coordinator). The program is designed to cover all aspects of starting a business, from developing an initial idea to launch and ongoing operation. Once an entrepreneur has developed their original business idea—with the support of the program team, their family and carers and the mentors—their entrepreneurial activities are then supported with training on safety, disability rights, consumer rights and responsibilities, marketing and promotion, social media, digital technologies and staying safe online, business communication, networking and day to day business management.

Once the program has been completed the participants then present their first pitch to local business people, council staff and academics. The support of the community and other local business provides the participants with networking opportunities that allows their business to success in the real world so the process of pitching their business is essential not only for their success but also to the individual confidence [79]. The support of the business community allows them to build self-confidence and self-belief as well as validating their business ideas. The initial cohort in Newcastle showcased a diversity of skills and ideas ranging from photography and video editing, pet care, woodworking and gaming.

The program is funded by the NDIA through their ILC grants, which aim to build connections between PwD and their local communities that will create lasting and positive change to both.

Outcomes of the Program

The program does not prioritise the financial benefits of employment alone but rather aims to increase the confidence of participants to develop their business by supporting them to learn the skills and responsibilities required to own a business.

> *So, we basically proposed that people with intellectual disability are capable of starting their own business as a micro business or self-driven employment with the goals being meaningful engagement of their time and meaningful engagement with the community.* (Beth Innes, Project Coordinator).

A Personal Story

Annette Kearney, 29, is working hard to turn her passion into a business and was one of the first participants in the Challenge Community Services StartUp program which aims to equip people with intellectual disabilities with the skills they need to sustain their own micro-business. 'I've been doing it for a long time now,' she said. 'I just like to be able to show people that someone with a disability can do photography as well.'

Annette started the program in 2018 where she joined by six other entrepreneurs with intellectual disabilities. In 2019 they pitched ideas for new start-ups to local businesspeople, council staff and academics with great success and feedback.

Annette's start-up is 'Dolphin Galaxies' which she works on with her brother. They are setting up an online freelance photography business, as well as a travel blog offering advice and reviews to PwD.

(Moloney, 2019)

4.6 Remarkable

> *Remarkable accelerates start-ups making a difference for people with disability'* (Remarkable, 2020).

About the Program

When compared to the previous programs showcased Remarkable is a very different program. Rather than being a program for PwD who would like their own business or become entrepreneurs, Remarkable 'was established as Australia's first disability-tech focused start-up accelerator' [80, p. 6]. This makes Remarkable different in nature, focusing on disability tech solutions for PwD, with an emphasis on those with cerebral palsy as the accelerator is established as a social enterprise and under the Cerebral Palsy Alliance (CPA) banner.

Remarkable began after an Australian first 'hackathon' event called 'Enable by Design-a-thon', run by the Cerebral Palsy Alliance (CPA) in partnership with the University of Technology and FutureGov in 2014. This event was a first as it aimed to develop technology that would benefit PwD and resulted in the design of a solar wheelchair. The Telstra Foundation attended the event and as a result developed a partnership with the CPA to establish Remarkable (then known as Life Labs), which launched in April 2016. Remarkable now has a principle partner

in the Icare Foundation as well as an ongoing relationship with the Telstra Foundation and Microsoft.

How it works

Remarkable states its mission to 'harness the power of technological innovation for driving inclusion of people with disability' [81]. It achieves this by supporting, training and mentoring 'disability-tech' start-ups. Initially this occurs through a 16-week accelerator program but is continued through ongoing support, advice and resources. The accelerator program not only provides initial seed funding of $35k but provides opportunities for ongoing financial support through a pitch to potential investors and contacts available through an extensive mentor network. As of 2019 Remarkable has run the program for four cohorts and supported 25 start-ups. Having a founder with a disability as part of the start-up team is not a requirement for involvement in the Remarkable accelerator program. About 20% of start-ups include a PwD and all the start-ups to date have either had a PwD on the team or members of the team have had some direct 'lived experience' relationship with a PwD that provides the focus for their business idea.

> *The connections! We have been introduced to an amazing community of mentors, investors, industry experts, company leaders and technology providers that have all been incredibly generous in sharing their insights and experience.* (Jim Semple & Cheryl Gledhill, JobMatcher, Cohort #4)

Outcomes of the Program

As Peter Horsley explains in his 2019 annual review of Remarkable [81], they seen some exceptional growth in several areas for the 25 start-ups that the program has supported to date. Estimates have customer reach up by almost 420%, a 44% general increase in staff employed and more than $25M in capital raised across the businesses. Peter explains that between them these 25 start-ups are seeing more than 32,000 customers. Additionally, the program itself has received some significant recognition winning the 'Most Disruptive Innovation Project of 2019' as part of the Innovation for Impact Awards hosted by GiveEasy.

Since the initial intake of four start-ups for the program in 2016, the program is application-based rising from 20 in the first year through to 47 applications in 2019. Subsequently the program has had an intake of just over seven start-ups per year. One other notable inclusion compared to the mainstream start-up community is the relative diversity of the start-ups beyond disability with substantially more women and people from culturally diverse backgrounds than the noted mono cultural, male cohorts. The cohort-based program is based on a 16-week accelerator program with all groups progressing in the program and all exposed to the same curriculum. While the curriculum is the same for each group, there is a very visible element of accessible and inclusive curriculum in all activities undertaken. This involves the accessibility of the premises, alternative communication provision for vision and hearing, and the use of live captioning and explanations for those in attendance. The relative inclusiveness of the curriculum is also supported through their mentor program that has people with a variety of live disability experience. The inclusive nature of mentors can provide an educative experience for those start-ups that do not have an understanding across all disability groups and provides role models for PwD in the start-ups showing other PwD who have forged their own businesses or areas of expertise. Some of the success stories to come out of the Remarkable accelerator program are listed in Tables 4 and 5.

Table 4: Start-ups with a person with a disability on the team or as a founder:

Business name	Cohort #	Description
Ability Made	1 (2016)	3D printed custom-made Ankle Foot Orthoses.
Abilio	1 (2016)	A journey planning platform built for people with an invisible disability wanting to use public transport.
WheelEasy	2 (2017)	An Access Information Website for wheelchair users & their family and friends.
Hearoes	2 (2017)	An interactive auditory training and hearing assessment platform for hearing impaired recipients.
Enabler Interactive	2 (2017)	Mobile games and simulations to train and educate support workers for the disability sector.
Exceptional	3 (2018)	A technology services firm that recognises the unique strengths of people on the autism spectrum.
Loop+	3 (2018)	An activity tracker for wheelchair users that assesses risk and monitors prescribed care plans in everyday life.
Polyspine	4 (2019)	A customised, modular torso and head support system that enables people with physical disability to participate in various recreational and rehabilitation activities.
Neurodiversity Media	5 (2020)	Neurodiversity Media creates accessible information resources to empower the neurodivergent population to fulfil their potential through the dignity of work.
Maslow	5 (2020)	A voice enabled life assistant for young people living with paralysis. Maslow enables users to independently manage their care and rehab routines, communicate with health specialists and access best practice health education where it matters most - at home.
Handi	5 (2020)	Sexual pleasure is a human right, but many disabled people cannot self-pleasure due to hand limitations. Handi believes everyone should be able to 'get off' and is creating the first line of sex toys that don't require the use of your hands.
Gecko Traxx	5 (2020)	A portable and affordable wheelchair accessory that enables people to get off-road and explore the great outdoors.

Table 5: Start-ups with familial connections to a person with a disability on the team

Business name	Connection	Cohort #	Description
Bookbot	Son	4 (2019)	Bookbot empowers those with learning disabilities to become confident, independent learners through a reading assistant app.
JobMatcher	Son	4 (2019)	Using predictive artificial intelligence to match the most relevant positions for each job seeker, particularly tackling the low employment rates for people with disability.
Sameview	Son	4 (2019)	A trusted online platform for easier, and better disability care coordination.
Loop+	Son	3 (2018)	An activity tracker for wheelchair users that assesses risk and monitors prescribed care plans in everyday life.
Umps Health	Grandfather	3 (2018)	Umps Health empowers people to live independently at home. Our non-intrusive technology identifies declines in health and raises an alert before an incident occurs.
Homecare Heroes	Father	2 (2017)	An accessible online platform connecting people with disabilities (or ill, injured or frail) with local 'Heroes' offering companionship and non-medical home care.
Xceptional	Sister; Son	3 (2018)	A technology services firm that recognises the unique strengths of people on the autism spectrum.
Soundscouts	Son	1 (2016)	A game designed to detect hearing loss in children, especially around the time they start school.

4.7 Other Entities

As noted in Table 4, there are three other entities: Disability Leadership Institute; Australian Disability Entrepreneurs Network; and Chemism.

The **Disability Leadership Institute** [82] is a commercial organisation led by Christina Ryan as the sole director. It is a membership-based company providing a broad range of leadership training/development, mentor ship, and opportunities to improve the diversity of boards through their disability leaders. Their other function is to provide M2M interaction through the specialist groups including one for members who are entrepreneurs.

The **Australian Disability Entrepreneurs Network** is one of the activities of social enterprise **Inclusive Insight** [83] founded by Mathew Townsend. The purpose is to bring disability founders, co-founders, business owners and microenterprises together within an ecosystem of disability self-employment initiatives for the development of the National Disability Self-employment Strategy. The organisation was founded in June 2020 and currently provides monthly meetings which include researchers, founders and government providers in the space.

Chemism [84] is a social enterprise example of *platform entrepreneurship* founded by Eugene Chong in 2020. The online platform aims to give PwD the opportunity of developing their own business free of charge, with the collaborative help of mentors and professionals from the Australian community. These mentors and professionals have 9-to-5 jobs, but in their spare time make donations of business assistance, rather than money, to help PwD build their own successful enterprises. Through self-employment and entrepreneurship, Chemism aims to improve the quality of life and mental health for PwD, by giving them a choice to a better and more meaningful form of employment.

Mainstream Entrepreneurship Support Programs identified through Startup Muster

The other area of interest is the degree to which mainstream accelerators and incubators are inclusive of people with disability. A measure of their relative inclusivity is to examine their websites and publicly available management information systems and the imagery that they use. Framing our sample with the assistance of the Startup Muster [85], 44 mainstream programs were identified. Table 6 provides a summary of what we found based on gender, first nation, age-based, refugee and disability. The programs were most inclusive for age-based considerations although this focused on youth (student/youth) with no inclusion for seniors. This was closely followed by gender (11.4%), with first nation, disability and refugee inclusion all fighting for last place. With respect to imagery provided on their public websites, 23 included female images, 10 youth, 8 refugee, 4 disability and 1 Indigenous. The overwhelming imagery was of predominantly Anglo Celtic males under 30 with a certain ‘nerdy’ or ‘geeky’ appearance as shown in Figure 2.

Table 6: Mainstream Programs identified through Startup Muster

Mainstream Programs identified through Startup Muster			
	No (Total = 44)	**%**	**Images suggesting inclusivity**
Specialist Gender Services	5	11.4	23 (females)
Specialist Indigenous Services	3	6.8	1
Specialist Age-based Services	6 (student/ youth)	13.6	10 (student/ youth)
Specialist Disability Services	3	6.8	4
Specialist Refugee Services	3	6.8	8 (multicultural)

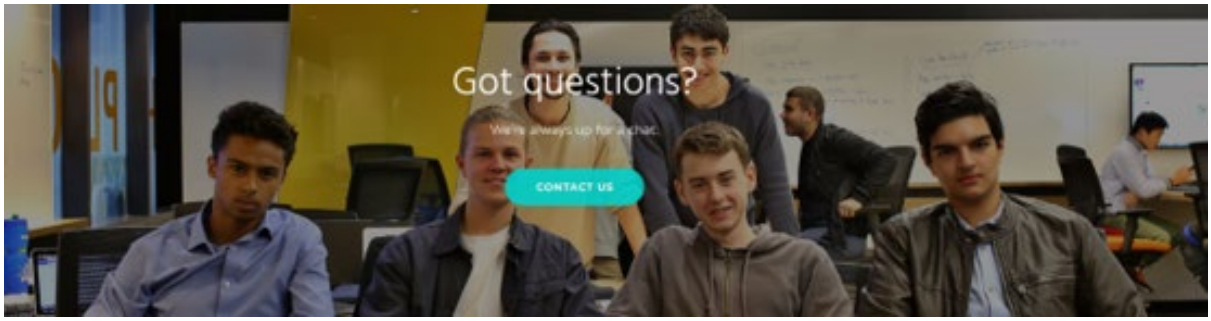


Figure 2: Typical imagery seen in mainstream program websites

5. Findings Three: *IgniteAbility*® Small Business Start-ups

This Chapter presents the research involved in shadowing an innovative program for facilitating new enterprise formation by PwD. The program, *IgniteAbility® Small Business Start-ups* was established by project partner SSI, a not-for-profit which supports disadvantaged groups into entrepreneurship. *IgniteAbility®* is based on the *Ignite®* model that was developed by SSI for newly arrived refugees in Australia. The *Ignite®* model was based on principles which are client-centred and focus on an individual's passion for entrepreneurship and the development of a bespoke ecosystem of support which is tailored to meet the needs of each entrepreneur and their business venture [20, 86]. One of the features of the *IgniteAbility®* program is that, like *Ignite®,* it has been developed and evolved in response to learnings gained over time.

5.1 Research with the program development

The research sought to understand the way that the *IgniteAbility®* program needed to be developed, modified or pivoted, and eventually evolved to suit the needs of a different entrepreneurial cohort—PwD. The research drew on formal meetings with the *IgniteAbility®* team including the director, program manager, *IgniteAbility®* facilitators and others involved in the program from SSI. Where available, the program documentation was examined, and researchers engaged in many informal conversations and formal team meetings that were recorded and transcribed. Specifically:

1. Researchers met with SSI staff, the *Ignite®* Program Manager and *IgniteAbility®* Facilitators through a committee on a semi-regular basis to gain an understanding of the evolution of the new program and the processes involved. Committee members provided a listening platform and reflected on practices being developed by SSI for this program which were suitable for the needs of the new client group.

2. One researcher spent five working days shadowing the *IgniteAbility®* Facilitator, during facilitation meetings of selected clients as well as being present at a 'roadshow' delivered by the *IgniteAbility®* Facilitator thus enabling a deeper understanding of the processes involved in providing tailored support to *IgniteAbility®* clients. The researcher compiled comprehensive field notes as a means of documenting contextual information, added to the case study where relevant.

NVivo, comprehensive qualitative data software, was used to organise, analyse and find connections across all the meeting transcripts.

A personal story

Born in Vietnam, DQ came to Australia as a four-year-old with his parents and brother. Now 32 years old, DQ lives with his family who take care of his physical needs and manage his disability pension. DQ obtained his Higher School Certificate in 2000 and subsequently gained Certificates I and II in Information Technology. He has completed several Adult Learning, Training and Support courses as well as Community Participation Programs and Presentation Skills Training. He is currently completing a Business Certificate course at TAFE.

Using technology DQ has positively shaped his communication and mobility challenges, to some extent eliminating social, economic and political exclusion. While identifying as having an intellectual disability, DQ is intelligent and passionate. His entrepreneurship venture can be classified as social entrepreneurship. DQ seeks to address social problems like autonomy, human dignity, accessibility and inclusion. DQ describes his occupation as public speaker and disability empowerment advocate. DQ presents special talks as an NDIS champion, engages in paid public speaking opportunities and mentors in 'peer to peer' support programmes.

Barriers preventing DQ from fully participating in his chosen enterprises include memory issues and failing to recall the context in which important events occur. These issues might result in forgetting to send invoices or copying everyone into sensitive information intended only for the recipient. As such, DQ requires 'back of office' support with administration and organising future speaking and advocacy work.

DQ brought several start-up ideas to IgniteAbility®. His facilitator encouraged him to focus on one idea that could become financially viable. As a result, DQ's power to persuade, coupled with his ability to conduct 'political' campaigns, became pivotal to his work. DQ was supported to develop new techniques and practices to reinforce (memory) responsibilities, protocols and tasks – in fact to put into practice some of the business knowledge he was learning at TAFE. He also needed an ABN and he needed to define his service, to structure it in "real life" and to make it mainstream, not solely for the disability sector.

The outcomes have been an improvement in DQ's income, supplementing rather than replacing his disability pension. His disability support pension is used for living expenses, rent and food, and his supplementary income gives him the opportunity to travel and acquire better technological devices. His quality of life has been improved by increased participation in his chosen entrepreneurial initiative and the new networks that he has established. Other human capital benefits include skills and knowledge development in relation to business processes, compliances, together with an increase in autonomy over his life.

DQ has been invoicing over a year for a variety of public speaking events. He has recently been reinstated as an IgniteAbility® client for further support in managing his reporting compliances.

Tracking the program

Three facilitators who had worked in the *Ignite* program believed the initial structures could provide the support that would be needed by the PwD. As Facilitator 1 claimed: 'I think the model works, like I said, for the majority it works really well. I think it's looking at the target group. So, for the majority of the target group it works brilliantly.'

The program was based on a four-step model with four interconnected components. The components were:

- Viable product or service
- Effective marketing strategy
- Sound financial management
- Quality administration and compliance**.**

With this initial program in place, the program was initiated with 22 PwD in 2016. Over the course of that year these four steps were a sound foundation but required further elaboration to reflect the complexity that facilitators dealt with. While it became apparent that additional steps and considerations were needed for EwD, facilitators remained confident that despite some challenges, the initial program could be modified successfully:

> *The beautiful thing about IgniteAbility® and Ignite® is there was never anything in that space that gave this kind of support. If for this group, we find that there is no support then let's make a support. That's what we're good at. We're good at creating a unique approach, a bespoke program to meet their needs … And the target is 40 new enterprises, so 20 a year.* (Facilitator 1 200318)

The extra considerations referred to above will be briefly explored in the following paragraphs.

Identification, triage and staging processes for the initial program participants: of the initial program participants, approximately 60% were non-refugees who all had been referred from AbilityLinks (another SSI auspiced program), with 30 to 40% refugees either from AbilityLinks or SSI that had been transferred from the original *Ignite*® program intake to *IgniteAbility*®.

> *Sometimes also our case managers refer, SSI case managers and one of our refugee clients has just come out of [location] Psychiatric Hospital. We don't put them on Ignite®. We transfer them to IgniteAbility® because that needs specialist - a little bit of specialist care in terms of the program.* (Facilitator 2 200318)

Reconsidering the involvement of significant others such as family members, attendants and carers: following the direction of Darcy, Green and Maxwell [87] and Darcy, Taylor and Green [88], the role of the 'significant other' (often a parent, family or guardian or carer)—especially for people with intellectual disability or autism/Aspergers—required careful consideration. Family or service provider support can be helpful but, in some cases, can be problematic due to paternalism and wanting to maintain the status quo.

A facilitator explained:

> *the parent and the person with the disability would come to suss us out and you use a lot of your instincts to suss out where they're coming from. Are they looking for a day care, are they pushing their kid to something the kid doesn't want to have …'? So, if somebody like for example [business], the mum's absolutely the entrepreneur there, but if you were to use the service as a punter you would never see the mum. You would only ever see [daughter]. She does all the activity. She's fully engaged in it and she only uses her support worker to assist her with some of the maths and transactional maths.* (Facilitator 2 200318)

It was clear that a **different approach** would be needed to deal with these complex relationships in respect to IgniteAbility and the programs purpose to support self-employment and the entrepreneurial desires of the person with disability. In this case, facilitators had to negotiate very sensitive areas of agency, dependency and control of the significant others for some fledgling entrepreneurs with particular needs:

> *It's people with moderate to severe intellectual disability that are just on their own or where the parents and the family want to setup a business for the child. So, for those two groups certainly I would love to have the space to say okay, let's look at a more appropriate approach, maybe not even like a separate program but it could be a different approach.* (Facilitator 1 200318)

Enabling facilitators to spend more time with participants than they would have in the earlier *Ignite*® program: What became apparent was that time was a resource that needed to incorporate complex understandings of different types of disability and the varying nature of the support needs required for some individuals. With respect to those people with intellectual, cognitive, acquired brain injury, and mental health related issues, the nature of tight timeframes that are involved with cohort based entrepreneurial programs had to be reconsidered for each individual. Clearly extending time frames for program involvement was vital:

> *I had a client say to me last week, "How much longer have I got?" because we'd been working together for about a year and I said, "What do you mean?" and she said she knows she's not up to speed yet. She's still in the infancy of her skill level and she said, "How much longer have I got?" and I just said, "We care more about the person than the business and don't even think about those issues. Let's just focus on what we're trying to achieve and our priority" and that was huge for her and she completely brightened up and changed then … So basically, it's more intensive support. It takes longer but who cares? That doesn't matter. In the scheme of things, it doesn't matter. The ecosystem looks a little bit different but again, that doesn't matter. That's neither here nor there.* (Facilitator 2 200318)

This bespoke approach is needed but there is no doubt that at the very least it needs resources for extra facilitator time and affects the overall time involved in the program.

Reconsidering the nature of passion, independence, and viable business propositions: As noted in the background to this report, *Ignite*® and *IgniteAbility*® were founded initially through the Sirolli model, which draws upon entrepreneurs as passionate individuals driven by their business desires. Ascertaining the 'passion' or self-motivation of potential participants required careful consideration of the personal relationships they are bringing into the business, viable market tested product or service , ambition and ability to be regarded as an 'independent' person for the establishment of a business enterprise:

> *With IgniteAbility® it was a lot of people coming across with very interesting businesses and you would see a lot of drive from the individuals which is really amazing to see … they really had to be the drivers of it, where the difference with (other accelerator program) was that a lot of the time it was myself as a consultant, being the driver, driving it with the team.* (Facilitator 3 170719)

> *We don't motivate. We don't initiate. We don't judge on the one hand. They come to us already because it's not a top down approach. They come to us and say this is what I want to do. We never say to them we think that this is what you should do because of these reasons and then on the other end our motto is all decisions are for the entrepreneur to make.* (Facilitator 2 200318)

For most PwD, there is a clear understanding of a person's 'independence' in a legal and human rights perspective but for others who may be under guardianship for personal or financial reasons this can be a complicating issue for *IgniteAbility® [89]*. For *IgniteAbility*® there were significant issues associated with PwD and their significant other. Facilitators had to negotiate very sensitive familial relationships and understanding who 'their' client was, the guardian or the PwD? Even broaching an understanding of this fact could be challenging. However, from an organisational perspective, not to do so would create even more problems moving forward with the relationship and the business. This issue was of importance for some people with intellectual disability, ABI, and mental health challenges.

Reconsidering the nature of risk: For PwD the nature of risk is a serious consideration in their lives. For some people who also have ongoing impairment or medical related issues there is a risk associated with starting the business and having that business as the main income stream. As Report 1 identified, these matters were a significant consideration in establishing the business and developing cash flow. Along with the inherent risks of running a business, is the additional risk that clients need to consider, that is, when is the right time to relinquish the Disability Support Pension or other Social Security based payments. The facilitators also noted that these issues became a consideration in their interactions with the prospective entrepreneurs:

> *All risks are for the entrepreneur to take and all rewards are for the entrepreneur to enjoy because our service is still free and ongoing. Business in Australia is a huge risk. It's one of the most complex and challenging things anybody would ever do and even though we say the risks are for the entrepreneur to take I have to put my hand up and say particularly with PwD. So, one of our clients who wants to be a consultant and give speeches and presentations [and] we're building his consultancy business but he's on a disability support pension and I can't take lightly all risks upon the entrepreneur to take … If PwD lose that livelihood of having that pension, that's not something I can take lightly. That's a huge issue for us when we're trying to make people economically independent, when we know that we're going to lift them out of the welfare net.* (Facilitator 1 200318)

Linked to this issue, is the acknowledgement for the need for compliance with government agencies such as Centrelink, the NDIS and the Australian Taxation Office.

> *It was … the way it was set up was that also part of their support worker would be funded through NDIS, which it was to really support them in new activities or support them in that business start-up, so they could use part of their funding from the NDIS to pay for a support worker or a business assistant.* (Facilitator 3 170719)

> *For the majority of our clients it would be supplementary income, and I think that's absolutely fine. When you're on a fixed income for life on a disability pension if you can have the opportunity to make an extra $6-10,000, to $15,000 a year and manage that compliance with Centrelink then that's quite life changing for a lot of people.* (Facilitator 2 200318)

What *IgniteAbility*® did was to establish a relationship with the local Centrelink Office manager and establish monthly meetings to discuss with any individual in the program issues they were having and to take action. This provided the EwD with an informed agency over their decision making with respect to the scaling of their enterprise and what that would mean for their benefits. With the nature of some of the micro enterprises, cash flow could be quite sporadic based on, for example, monthly stalls held at markets that would provide an income spike that would need to be managed. However, this relationship came about due to a one-off inquiry rather than strategic engagement offered by Centrelink generally.

Due to the different nature of its PwD clients, the *IgniteAbility*® program had to evolve and innovate in response to their circumstances. The role and input of carers became a central player in the entrepreneurial journey of PwD, as did the nature of their disability. Moreover, the role of the state was an ever-present consideration in the form of the evolving NDIS and the requirements of eligibility for Centrelink Disability Support Pensions and the great risk that setting up a business could remove this welfare safety net for EwD. Significant concern was evident among *IgniteAbility*® clients around retaining eligibility for the DSP and Centrelink compliance.

Contribution of *IgniteAbility*® to the entrepreneurial eco-system of support: The *IgniteAbility*® program was developed from the *Ignite*® initiative, which is based on developing an ecosystem of support for each entrepreneur. In modifying and adjusting the *IgniteAbility*® program for PwD, it was very much based on a bespoke approach to disability types and the level of support needs required for the individual. The creation of the bespoke program is outlined by Global Manager, *Ignite*® Small Business Start Ups, Dina Petrakis:

> *The IgniteAbility® program is supported by a tailored eco-system of support for each entrepreneur. The eco-system can involve business expertise, through volunteer business advisers and marketing graduates as well as paid professionals. Paid professionals who are introduced to the entrepreneurs maintain contact and work with the entrepreneur on their business after they exit the program. As well as business expertise, IgniteAbility® facilitators source mental and physical health support as required for each entrepreneur to help them on their business journey.*

The bespoke nature of the program is the area of competitive advantage at the same time as its relative high cost per individual as opposed to cohort-based programs delivering the same content across an intake of entrepreneurs. There is no doubt that this approach is wholly appropriate given the nature of the individuals that *IgniteAbility*® has been inducting into the program. Whether these were people from its traditional refugee base where the *Ignite*® program transferred a small number of entrepreneurs (six) to *IgniteAbility*® due to having disabilities as well as being refugees, or the number of people with intellectual disability with multiple disability in its original intake, each needed a bespoke program.

Outcomes: traditional business start-ups and entrepreneurial accelerator programs regard success through a series of milestones including business establishment, establishment of revenue streams, profit, scaling, employment generation and sustainability. However, as with some of the micro enterprises described in the previous chapter, *IgniteAbility*® has a much broader reconceptualisation of success as outlined in the following quote:

> *We're seeing improvement where being able to go out into the community, it was new engagements with new people and discovering new areas, but it wasn't necessarily focused on the profit side of the business. It was more increased independence … it was more focused around that person we saw, that they were progressing and doing and engaging more.* (Facilitator 3 170719)

> *What is the personal impact on this client? … in a sense the direct economic impact as a business or the output but with IgniteAbility®, the social, personal benefits were quite substantial and very important and maybe even the most important.* (Facilitator 1 200318)

For everyone in the program, while business success is the ultimate goal, there were a series of other personal and social outcomes that were just as important. Not unlike the experiences of entrepreneurs outlined in Report 1, many *IgniteAbility*® clients articulated human capital skill development as very significant for them personally. Whether that be soft skills associated with customer service, business development through accounting or marketing, and development of and launch of their social media presence through websites, Facebook pages and LinkedIn profiles. An outcome of this increased business activity was also an expansion of social capital initially through the direct connections with *IgniteAbility*®, their facilitators, mentors and other components of the entrepreneurial ecosystem. Once the enterprise was established, this also included clients, customers or members with whom the individual became acquainted. There is no doubt that those who were interviewed (discussed later) and profiled by *IgniteAbility*®, demonstrated a wider social network and this had also contributed to their identity and well-being. These human and social capital outcomes, which may not show up on a financial bottom line certainly position the person with a range of experiences on which to leverage for future business development for other challenges.

Client typology: The three E's.

After two years of *IgniteAbility*® operations, facilitators were able to define and describe a typology that they felt encapsulated most of the program participants:

- ***Energisers:*** Individuals that are empowered, have been in business previously, these individuals are educated and require only little support.

- ***Embarkers:*** individuals that have never participated in the economy and are first time participants. Facilitation process is often a lot more intensive and requires careful maintenance with capacity and compliance.
- ***Enthusiasts:*** Individuals who come to the program with more unorthodox ideas. These individuals have legitimate skills and passion, however, are required to work hard as a result of their disability to achieve success.

A personal story

The first three years of H's school life were miserable with unchecked bullying and a school out of touch with his needs. H began to exhibit behavioural problems and although he was an early reader, he could not learn to spell. His learning was further affected by his poor fine motor skills, with writing and holding pens and pencils, difficult. H's mother moved him to another primary school where he linked with effective teachers and tutors who knew how to provide appropriate learning supports. Despite being behind in his education, due to the preceding school experience, he discovered a passion for reading and writing stories.

H has several disabling conditions including Asperger's Disorder and Dyscalculia (difficulty in learning, comprehending and calculating numbers), Post-Traumatic Stress Disorder, anxiety, depression and Tourette's syndrome. He can get lost easily, cannot build things, has problems with time management, doesn't trust easily, can be easily emotionally hurt and can be overloaded by sensory stimuli. H's needs are complex and affected by his environmental surroundings.

H feels disconnected from the mainstream workforce. His longest job was for eight months at a petrol station. Barriers to full workforce participation included 'sensory integration issues', workplace communication, degradation of physical skills, lack of transport and what H perceived of as 'having no filter for plastic people and superficiality'. Prior to his involvement in the IgniteAbility® Program, H said his knowledge and experience related mainly to skills he had personally developed, in order to work with those on the autism spectrum. He identified public speaking, empathy as a speaker and teacher, capacity to engage with people with autism and Asperger's syndrome and their parents, the development of new and relevant materials, 'nonlinear thinking' and the capacity to enter and work in 'uncharted territory' as proficiencies acquired before he became connected with the IgniteAbility® Program.

H's business start-up idea was to engage more fully in peer mentoring and to participate in paid employment. He was also fearful about losing his disability pension and felt anxious about managing the legal commitments of his disability pension, in combination with his business idea. Whilst he could envisage an online series of workshops and podcasting, his early pilot program needed evaluation and further development.

H has just completed a 10-week pilot program of mentoring young adults living with Autism and is in the process of assessing and documenting the results as well as negotiating to get a second round of his mentorship program funded.

H has identified several personal growth milestones as a result of his work with IgniteAbility®. Increased social participation has given him confidence and improved his self-presentation skills. His awareness of his support needs and their availability has been expanded, and he is more realistic about his own limits, in the context of operating a business.

5.2 Research with *IgniteAbility*® Participants

Our final area of investigation was to follow the entrepreneurial journeys of PwD participating in the *IgniteAbility*® program. Our overall aim was to understand the program from a participant's perspective. Quantitative data emerged from program statistics provided from *IgniteAbility*®. This included details on 137 program participants involved since the inception of the program in 2016 until late 2019. The group comprised 59 males and 77 females (with one undisclosed). The participants' disability types were predominantly psychological (29) followed by those with physical/mobility impairment (22). Four (4) were Deaf or had a hearing impairment, and six had intellectual/cognitive disability (6). Further disability types were other, blind or vision disability and speech/API. Support needs were not identified. There was a higher proportion of females (77) to males (59). Marital and educational status were not identified. The majority were born overseas (84), with 53 Australians. Aboriginal and Torres Strait Islander people were underrepresented as participants (3).

Tables 7 and 8 show the diversity of known business industry sectors that EwD are involved in, and the current status of the various known businesses.

Table 7: Industry Sector of Business

Industry Sector of Business		
C-Manufacturing	3	6.38%
G-Retail Trade	1	2.13%
H-Accommodation and Food	12	25.53%
I-Transport, Postal and Warehousing	1	2.13%
J-Information Media and Telecommunication	2	4.26%
M-Professional, Scientific and Technical Services	4	8.51%
N-Administrative and Support Services	2	4.26%
P-Education and Training Services	11	23.40%
Q-Health Care and Social Assistance	3	6.38%
R-Arts and Recreation Services	6	12.77%
S-Other Services	2	4.26%
Total	**47**	**100**

Table 8: Current Business Status

Current Business Status		
Operating Independently	26	55.32%
Start-up	14	29.79%
Strengthening	1	2.13%
Withdrawn	6	12.77%
Total	**47**	**100**

From this overall group who have gone through the *IgniteAbility*® program, qualitative in-depth interviews were conducted with 12 *IgniteAbility*® entrepreneurs to explore the views, experiences, and beliefs individual participants had in the program. This allowed us to investigate the motivations, enablers, barriers and outcomes for the cohort that impacted their entrepreneurial journeys (see Appendix 1 for Themes (or Nodes) identified in the *IgniteAbility*® Participant Cohort).

Motivations:

Motivations were a combination of push and pull factors. Whether pushed or pulled towards entrepreneurship, the participants demonstrated traits that supported a desire for autonomy. Autonomy through entrepreneurship relates to the potential for acquiring independence, enhancing work-life balance, resulting in improved agency with control over their lives through the instrumental improvement of being their own boss, flexibility around their own lifestyle, and the challenge of skill development where they are testing their ability for their new business enterprise. These motivations must be understood within the social ecology of the lives of the individual EwD themselves: the nature and timing of their disability, their education, personal circumstances, social support networks, gender, age, linguistic, cultural and religious background, where they live and their individual circumstances.

> *I'm not like a falafel maker or a cabinet maker or a grocer, I'm the product, and no, they just saw me as the product, and [facilitator] said to me, she said, I see big things. She said—and this is something I've always wanted—I don't want just Sydney, I don't want Australia, I want the world. And she said, she can see that.* (Adam, O)

This quote also demonstrates the importance of the facilitators and the supporting entrepreneurial ecosystem of *IgniteAbility*® in getting PWD to believe in themselves, their idea and their abilities. Without belief that something is possible, then there is no sense of the future and a better way to live. Each individual has already shown that they want to move forward with life and that self-employment or entrepreneurship can provide the mechanism for them to achieve their goals.

Enablers:

The characteristics inherent in PwD—their agency—also positioned them to succeed in entrepreneurship. These characteristics included innovative problem-solving skills, flexibility, tenacity, sense of humour, preparedness to seek assistance, grace under pressure, and creativity. Many had juggled salaried jobs while developing their start-ups and pivoted their original business plans while refining their future ideas. Each identified the enablers that allow them to move forward and to engage on the entrepreneurial journey. These vary tremendously between individuals, for example:

> *it's the marketing and that it's something that I found … What I love about it is that they're very supportive.* (Lillian, PM)

> *IgniteAbility® has provided capital, access to resources which I otherwise would not have, information. They are hooking me up with the right people that I need to be in touch which. I wouldn't know how to spot a good accountant. I wouldn't be able to read my own books well enough to determine whether or not they're balanced, or whether or not I'm getting rorted.* (Vern, P)

Barriers:

Simply being a PwD presented huge barriers to self-employment or entrepreneurship, and participants described only being able to work to a certain level because of having to accommodate the disability. They described frequent and on-going episodes of ill-health. Negative societal attitudes towards disability were commonplace and many EwD experienced challenges in obtaining start-up funding or loans. For those who never experienced marginalisation, a lifetime of dependence requires time to recognise their strengths, focus on their abilities and put into action a course of change. For some that's a very personal journey of self-enlightenment where their intrapersonal constraints need to be challenged before they can negotiate interpersonal, structural and attitudinal social barriers:

> *I'm still a vulnerable person. I still can't read faces. I still have to devote all of my attention in a social interaction to determine whether or not someone is trying to mislead me. I am an easily exploitable person.* (Vern, P)

For others it's recognising that the previous negative experiences that people have had is not their fault and at worst discriminatory and criminal:

> *I had a boss who was very abusive and put me into situations that you should never put a person on the spectrum.* (Maurice, P)

Outcomes:

Benefits to EwD involve individual and community benefits. They include having enhanced meaning in life, purpose, opportunities to contribute, increased self-esteem, and a wider range of relationships with people in community spaces. A need shared by these individuals is to be positively regarded for their inherent skills and expertise, and their human potential, rather than being regarded through the lens of their deficits and negative stereotypes. They know they have abilities and have backed these abilities to risk a change in their life in order to regain control and dignity.:

> *So yeah, it's a cutthroat world and you just go in there as a poor recipient of welfare and stuff like that. It's - it's - it's humiliating. Yes, which is why I like coming here, because you feel more dignity, they treat you with more dignity.* (Valerie, P)

Yet, there was also a common feeling amongst the group that they also wanted to succeed not just for themselves but to give back to the community

> *So, that is why we build these types of products, why we build our own businesses, so that we can be our own bosses and that we can build a more diverse society. When we, you know, succeed in these roles, we can show that, you know, diversity really works in the world of today, because it does. By having people like IgniteAbility® there to help us just vent, to help us understand what we should be doing and to be that compass to get us through the world of today, we are able to, for lack of a better term, ignite our passions and ignite our businesses.* (Maurice, P)

Summary:

In summary, the in-depth interviews of the 12 *IgniteAbility®* clients revealed significant differences from the initial cohort of interviewees discussed in Report 1. Several of the group had family links to refugee communities, and several were experiencing severe mental health challenges. The majority were in the initial phase of their business development, and some were still developing their business plans. Of the 12 participants, seven were looking to develop businesses that would demonstrate their artistic capacities.

A personal story

Pamela is a 46-year-old woman who was born with a congenital condition, spina bifida. She is independent, receiving support through her NDIS package. After being employed in various roles, Pamela decided to start her own business, a wellness centre where she does Neurolinguistic programming (NLP). A second business focuses on supporting NDIS recipients.

It took Pamela about seven or eight years to get to this point, starting first with hypnotherapy. However, NLP is more of 'her thing'. She describes herself as 'a motivated person. I am someone who goes and does things. I like to get other people moving in businesses and things like that'. Pamela says the business is profitable, but things are going slowly. So far, she has not been able to pay herself a wage. She has also not been able to negotiate a bank loan. While she receives a Newstart benefit she has not been deemed eligible for disability support pension, even though she uses a wheelchair fulltime. Ongoing episodes of ill health and frequent hospital admissions are additional obstacles to the development of the business.

Pamela was referred to IgniteAbility® and is an active client. She finds the organisation a great help with marketing, web design and general business development. However, in recent months she experienced a further hiatus due to family commitments involving caring for her mother interstate. The NDIS side of the business is going well and she continues to receive support through the program in terms of marketing, and skill building to leverage complimentary work as a public speaker.

Pamela says 'Despite the setbacks I love being my own boss, so I do love that. I love the whole entrepreneurial side of things and I like growing it and learning so much. I mean it would be nice … just doing work. But I really do enjoy this. I'm glad I've gone down this track. Working from home is also good for me, only going out when I need to, just the wheelchair is so difficult.'

***IgniteAbility*® Entrepreneurial Ecosystem of Support**

The social ecological model of the program was based on the Sirolli model [86] to initially form the '*Ignite*® Ecosystem of Support', which was the basis of the '*IgniteAbility*® Ecosystem of Support'. Facilitators worked through four stages of entrepreneurial development. Apart from the stages, Global Manager, Ignite Small Business Start Ups, Dina Petrakis, also referred to the four Cs that needed to be fostered with the entrepreneurs across the entrepreneurial journey. The four Cs are described below:

- ***Capacity:*** *IgniteAbility® facilitators engage with each entrepreneur to scope their capacity to establish or expand their own business venture or become self-employed.*
- ***Communication****: Entrepreneurs will be encouraged to develop good communication skills, appropriate to working in a business context.*
- ***Confidence:*** *Entrepreneurs will be supported to build their confidence and capacity to advocate for themselves and to take the necessary independent steps to run a business venture.*
- ***Connections:*** *Entrepreneurs will be supported to make and sustain connections that will assist in the establishment of their business venture and sustaining it on an ongoing basis. (Dina Petrakis 02082020)*

5.3 Discussion

The SSI Ignite® program was established in 2014 to assist newly arrived refugees to set up a business in Sydney. Over that time the program has innovated and changed as the realities of the experiences of assisting a wide range of refugees to start up a business. The support needs of newly arrived refugees from the Ignite® programs were much more intense that the Sirolli model has experienced. The Ignite® program had to innovate and change. A new model evolved—the social ecology model—that put the different circumstances and experiences of the Ignite® refugee clients at the centre of the business start-up program (Collins 2017).

It was this evolved social ecology model that was at the heart of the *Ignite*® program when the *IgniteAbility*® program was established. PwD are unique clients to the business start-up field. Like refugees, their personal circumstances and history must be at the centre of any programmatic attempt to assist and guide them along their entrepreneurial journey. As we have seen in this report, few existing entrepreneurial start-up, incubator and accelerator programs in Australia target PwD or make explicit efforts to include PwD.

The Facilitators in the *IgniteAbility*® program found that EwD often required more extensive support, including additional time and resources than has been required for clients in the *Ignite*® program. As a result, the processes became more time and are resource-intensive, both in terms of individual support from facilitators and mentors as well as development of business supports, e.g. website, business cards etc. Moreover, the enterprises resulting from involvement in the program are highly individualised, person-centred, and are built around the interests, strengths and skills of the PwD. SSI had to draw on a wide range of funding sources to support the program and take on paid and unpaid support workers who became instrumental in the development and continuation of the enterprises that PwD established during the program.

At the same time the EwD in the *IgniteAbility*® program displayed a significant degree of innovation or entrepreneurial mind-set in identifying and acting upon their relative competitive

advantages, passions and interests. As indicated above, the businesses established by EwD vary considerably along a continuum from commercially viable business to social/vocational undertakings, sometimes referred to as ‘hobby businesses’. Many PwD enterprises draw on social entrepreneurship principles, with strong underlying social values. Nevertheless, the businesses are genuine, aiming to offer a reliable service that fulfils a specific need for the EwD. The Facilitators have stressed the importance of community engagement and development of social connections in the entrepreneurial journey of the EwD. Flexibility was also a key component.

There were no rigid timelines for people participating in the program, with exit points involving the commencement of trade and each individual entrepreneur having a flexible timeline to establish their business. The experience was that EwD may exit and re-enter the program many times depending on their individual situations. This is often related to their health status as the nature of their disability often precludes predictable time involvement in the business. Once again, the social ecology model—which puts PwD at the centre of the EwD journey—becomes indispensable to a program that has realistic expectations of clients and Facilitators alike.

There was some tension around the role of parents or significant others, especially for people with intellectual disability. This was not the case in the *Ignite*® refugee start-up programs. Once again, the program had to evolve and innovate. Its strength is taking each client on an individual journey to business set-up—the key point of product differentiation of the *Ignite*® suite of programs and its comparative advantage over the wide raft of other existing entrepreneurial start-up, incubator and accelerator programs in Australia—became a critical factor in the successful outcomes of the *IgniteAbility*® program.

Some of the outcomes of the *IgniteAbility*® program for many clients are the social benefits that arise from involvement in micro-enterprise (social and human capital). In some cases facilitators identified the importance for social role valorisation in the person’s life [90, 91] rather than financially sustainable enterprises. While the social role valorisation has been highly contested others argue that it is particularly pertinent for PwD—especially those with high or very high support needs—who face systemic economic and social exclusion, and the emphasis of the program is on making positive change in the lives of PwD [92-94]. Involvement in the program enhances and uplifts the social situation of participants. The valued social roles and the positive status that result from developing a small business enterprise create meaningful economic and social inclusion and may enable participants to obtain the same good things in life enjoyed by their able-bodied counterparts.

6. Conclusion

This is the second and final report from the Australian Research Council Linkage Project LP160100697 'Disability Entrepreneurship in Australia'. The point of departure for this research project was that PwD face great difficulty in getting access to the Australian economy. PwD have very high unemployment rates—48% of PwD are employed compared to 79% of the general population [11]—while those who do get jobs often find them unsatisfactory and below their levels of human capital. Self-employment is one strategy or pathway for PwD to overcome these economic barriers. Many PwD find that they have no alternative but to create their own jobs by becoming self-employed and establishing their own business. The data suggests that PwD have a much higher rate of self-employment or entrepreneurship (13.1%) than the Australian average (9.2%) [12].

In Report 1 [12] we presented the findings of the first detailed quantitative and qualitative research with EwD. Utilising the PwD networks of our Industry Partners generated 110 usable responses from EwD—conducted online as well as on a face-to-face basis—supplemented by 60 PwD who responded to the 2017 and 2018 Startup Muster Surveys. We also drew on in-depth interviews with key stakeholders in the field of Disability Entrepreneurship (state and local Government, disability employment organisations and the broader disability sector), and with EwD involved in private enterprises either currently or in the past.

This fieldwork enabled for the first time a detailed understanding of the experiences of EwD in Australia: their personal circumstances, their motivations for setting up a business, the barriers that they faced in doing so and the strategies that they adopted to overcome these barriers. In order to understand the dynamics of Disability Entrepreneurship we developed a Social Ecological Model of Disability Entrepreneurship that situates the EwD within his or her interpersonal relationships and within the broader organisational or institutional disability landscape in Australia, their embeddedness within their local and disability community and the state and national macro-policy level.

We identified in the first report the substantial barriers that constrain PwD in their attempts to set up their own business at each layer of their social ecology. But we argued that to focus solely on these barriers—on what PwD lack—is to have a deficit model of Disability Entrepreneurship. This approach entraps them within their disability and denies their agency, their innovation and their determination to succeed in creating economic and social independence for themselves. The great diversity of businesses that the EwD whom we surveyed set up—there is no typical PwD enterprise—is itself a testimony to the ability and capacity of PwD for entrepreneurship. But it is also true that the barriers that many PwD confront in their attempt to set up a business are substantial. The corollary of this is that there is a great need for programs and policies designed to assist PwD to set up a business if the potential for PwD entrepreneurship is to be tapped.

In this report we have focussed on the policy landscape for disability entrepreneurship in Australia. For the first time we have presented a systematic review of the different programs that have been introduced to assist PwD to set up a business in Australia. Utilising the Social Ecological Model of Disability Entrepreneurship we move from the global level (with a focus on policy initiatives in the UK, Canada, New Zealand and India) to the national level (the disability-specific NDIS and generic employment and entrepreneurship programs, including the NEIS policies) to the state level (Victorian Government 'Entrepreneurs with Disability'

Voucher Stream). We then moved to outline specific PwD entrepreneurship program initiatives by various NGOs and social enterprises across Australia:

- The Community Living Project (CLP) Micro Enterprise Project that began in South Australia;
- InCharge Micro Enterprise Project (MEP) in Western Sydney and the lower Blue Mountains;
- Vanguard Business Services (VBS) in the central west of NSW;
- Valued Lives Micro Enterprise Project in Fremantle WA;
- The Challenge Community Services 'Start-Up' program in Newcastle NSW;
- Remarkable, Australia's first disability-tech focused start-up accelerator based in Sydney; and
- *IgniteAbility® Small Business Start-ups,* established by project partner SSI, a not-for-profit which supports disadvantaged groups into entrepreneurship.

For each program we describe the program, how it works and the outcomes of each program. We also provide a personal story of a participant in the program. This is important because it takes us back to what it is all about: EwD.

These programs have a common denominator: they are all innovative attempts to assist PwD to establish a business enterprise. But they are also very different: they are in different areas (many in regional areas) and have been established for different periods of time. The *CEP Micro Enterprise Project (MEP)* was established in South Australia in 2012. *Remarkable* and *Valued Lives Micro Enterprise Project* were established in 2016 while *Challenge Community Services* and *InCharge Micro Enterprise Project* have been only recently established. Some, like the *IgniteAbility®* program, grew out of other programs to assist minorities (in this instance refugees) to establish a business in Sydney, others arise from organisations specifically focussing on disability services. Some are focussed particularly on one type of disability—*Remarkable* grew out of the Cerebral Palsy Alliance (CPA)—while others such as *IgniteAbility®* cater across the range of disability types.

In this report we give more space to the *IgniteAbility®* program than the others for three reasons. First, the idea for this research project grew out of Professor Collins' involvement in minority (Indigenous and refugee entrepreneurship) research in general and his partnership with SSI to evaluate the *Ignite®* Refugee Business Start-up Program in particular [20]. Second, SSI was an Industry Partner for this ARC Linkage Project; and third, a major component of our research proposal related to the *IgniteAbility®* program.

The strength of the *IgniteAbility®* program is that—like the *Ignite®* Program—it takes each individual on their own bespoke journey to establishing a business. The *Ignite®* Program was established in 2014 and by 2020 over 200 refugees have been assisted to establish a business by the program. This meant that there was a great deal of experience within SSI in the field of enterprise start-ups. As SSI moved into the disability services space it turned its attention to disability entrepreneurship and the *IgniteAbility®* program emerged and developed. Until late 2019 there have been 137 PwD who have participated since the *IgniteAbility®* program began in 2016. This means that in numerical terms *IgniteAbility®* has had the greatest impact on the Australian disability entrepreneurship landscape of any business start-up program. Of the *IgniteAbility®* clients, 26 were operating independently and 14 were still in start-up phase while six had withdrawn from the program. As with the *Ignite®* program the demand for business

start-up support exceeded the capacity of the program to provide this support. The time demands on the Facilitators of such a bespoke one-to-one program are very high. In other words, the *IgniteAbility*® program has been successful in its difficult task to assist PwD to establish a business and the demand for such a program greatly exceeds its capacity given current resourcing.

Programs like *IgniteAbility*® and the other programs to support PwD on their entrepreneurial journey have strong social as well as business outcomes. The PwD who have set up a business report that they were motivated by the autonomy and independence that running a business provides for them. They report an enhanced work-life balance, greater control over their lives, flexibility around their own lifestyle, and the challenge of skill development as they experience the reality of running their new business enterprise. *IgniteAbility*® clients report that through establishing a business they have experienced Increased social participation and gained improved confidence and skills. Many reported that they relied on characteristics including innovative problem-solving skills, flexibility, tenacity, sense of humour, preparedness to seek assistance, grace under pressure, and creativity. In other words, their abilities came to the fore. This supports a key argument of this research report, that to focus unduly on the barriers that PwD face in life and in setting up and running a business is to be trapped in a deficit approach to disability. This attracts attention away from the strategies and determination that PwD have utilised to overcome these barriers and diverts attention from their abilities.

What became apparent from our analysis of current and NDIS funded programs in the pipeline is that they could be presented in a typology or continuum with respect to the relative inclusion of PwD. Figure 3 presents this typology or continuum of self-employment, micro-enterprise and entrepreneurial programs.

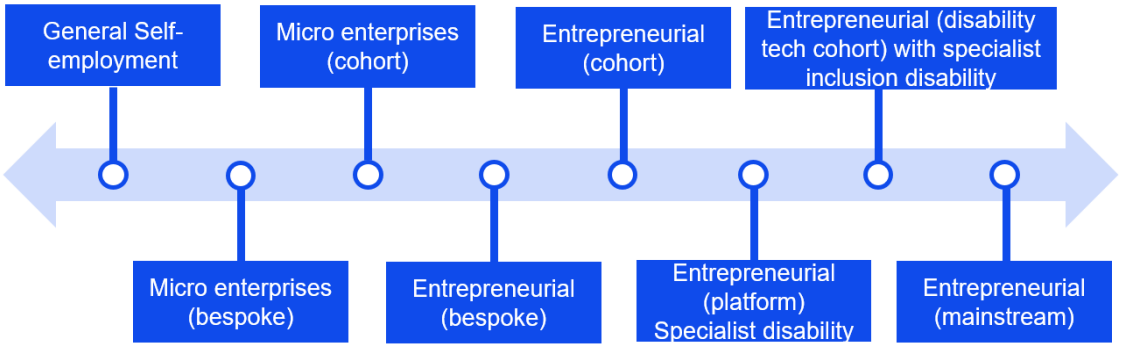


Figure 3: Typology or Continuum of self-employment, micro-enterprise and entrepreneurial programs for PwD

PwD find it difficult to gain satisfactory employment. They then often embark upon a journey to entrepreneurship. There are many different approaches in this regard. Starting on the left are:

- General self-employment programs/information that have some level of targeting PwD.
- Micro-enterprise bespoke programs that provide one-on-one assistance to people predominantly with intellectual disability to provide a framework in which to develop an interest or hobby with business potential.
- Micro-enterprise cohort programs that have similar aims and objectives but also include people across disability types who can learn at similar rates in a traditional space or place with the aim of establishing a business entity to supplement government support.

- Bespoke entrepreneurial programs (like *IgniteAbility*®) that work with individuals but with a philosophy wedded to entrepreneurial models of business development with the express aim to launch a business. These programs are suited to people with support needs that may require a longer period of time to establish their businesses.
- Entrepreneurial cohort approaches that are similar except PwD can learn within the much tighter timeframes of a program (anything from one week to one year).
- A newer example of an entrepreneurial approach is through what we have called an entrepreneurial program delivered by a digital platform but focusing specifically on the entrepreneur as a PwD and then building a digital community of support. There was one example of an entrepreneurial program focusing on disability tech outcomes but with a highly inclusive ecosystem of support for EwD in the associated 'Entrepreneurial Teams'. What is interesting about this program is that it also has a series of stages building up to entry into the accelerator program that account human capital building for individuals and also provide networking and mentoring to allow EwD to establish contact with possible partners for a business enterprise.

As already highlighted in this Report, there are many mainstream accelerators and incubators that do not directly discriminate against PwD but are not proactive in advertising their relative levels of inclusion.

The key policy lessons from this research is that assisting PwD to establish a business enterprise makes great sense from an economic and social point of view. From an economic viewpoint, the entrepreneurship pathway is one way to overcome the blocked mobility that PwD face when attempting to engage with the economy and gain financial independence. This saves welfare expenditure if the business is sufficiently profitable for the PwD to move off government income support benefits. It generates jobs for the PwD themselves—in effect they create their own jobs—and where businesses are successful it creates employment for others, often for other PwD. From a social point of view, establishing a business enterprise helps to break down the social exclusion of PwD in a way that they have more control over their lives. The programs that have been introduced to date to assist PwD to establish a business enterprise have all been very innovative and in their own way have all been successful. They have been pathbreakers in the disability entrepreneurship space, pilot programs designed to show that entrepreneurship is a realistic form of economic engagement for PwD. One key lesson to emerge from the programmatic review conducted for this research project is that there is a great unmet demand for such programs. In many parts of Australia PwD have not had access to such programs. More systematic funding of entrepreneurship programs for PwD is a necessary—though not sufficient—part of any future strategy to improve the engagement of PwD in the Australian economy.

One of the key barriers are Social Security safe programs that are important for EwD but stifle self-employment and entrepreneurial innovation in the start-up development phase. Quite simply PwD risk losing their Disability Support Pension if they choose to start up their own business. New businesses take time to become established and profitable. While any new small business start-up faces that risk, for PwD the risk of losing income support is great. The policy implication from this research finding is that PwD should be permitted to continue to draw on income support for the first two years of business establishment. This will provide the more income security as well as a source of income to fund the business.

A corollary of this argument is that the NEIS—which is designed to assist the unemployed set up a business and has had a poor track record in the area of disability clients—be amended to provide 24 months of unemployment benefits to PwD in the scheme as a source of capital for business establishment. In order to get access to NEIS the unemployed must have developed a solid business plan: PwD could be assisted for 6 months under the NEIS to develop the business plan in the first instance, and then for 24 months after the business plan is accepted by the scheme.

Another key issue emerging from the research is that lack of finance is a great barrier that PwD face when setting up a business. Unlike many others, the blocked access to the labour market prevents many PwD from accruing savings for years of paid employment prior to setting up a business. Lack of a strong employment history and lack of personal assets as collateral also constrain PwD on the start-up capital side of business set-up, limiting their ability to gain bank loans. We would propose that PwD are permitted to access a pool of funds that they could borrow a low interest rates for the purpose of business set up. A consortium of government, private enterprise, not-for-profit organisations and philanthropic organisations could be involved in such a loan program. A similar pool of funds that provides refugees who want to set up a business the ability to borrow up to $20,000 for business set up under the Thrive Refugee Enterprise program is one example: 184 loans were approved [95] though the interest rates are unacceptably high.

New entrepreneurs also need access to mentors and business networks. This was a key finding of the largest and most contemporary survey of Indigenous Entrepreneurs in Australia (Morrison et al 2014). The newly established **Australian Disability Entrepreneurs Network** is an important initiative in this regard. In addition, opportunities for EwD to network with non-disability entrepreneurs are needed. PwD often lack access to tertiary educational opportunities and micro credential units related to entrepreneurship and to business accelerator, incubator programs and other initiatives designed to assist business start-ups. Moreover, new opportunities for PwD to pitch their business ideas to angel investors and philanthropic groups are required.

There are important theoretical implications of our research. We would argue that self-employment is one strategy or pathway for groups in society who face formal and informal discrimination that build entrenched barriers to their meritocratic participation in the economic life of the nation. Like Indigenous Australians [21, 22], refugees; [23, 24], and immigrants from a minority background [10], PwD confront blocked economic mobility because of individual prejudice and/or structurally-embedded discriminatory practices. We call these entrepreneurs **minority entrepreneurs** to reflect the common denominator of the key impact of prejudice and discrimination blocking their access to jobs commensurate with their ability (human capital), pushing them into setting up a business to provide jobs for themselves and adequate incomes for their families.

Of course, there are many other differences between Indigenous Australians, refugees, immigrants from a minority background and PwD, but the impact of formal and informal discrimination reinforcing their economic and social exclusion relative to other groups in society is compelling. Yet the mainstream entrepreneurship literature is weak in the area of minority entrepreneurship. The entrepreneurship dynamics of these groups is more one of *necessity* entrepreneurship [96, 97] than *passion* entrepreneurship [86, 97]. This is not to say that minority entrepreneurs do not have a passion for their business—their choice of business

area and type clearly reflects their interests, background and skills—but rather to say that the barriers that they face are considerably higher than other 'mainstream' entrepreneurs so that the task of establishing a business in the first instance is substantially more difficult.

Minority entrepreneurs often lack financial capital due to the blocked access to the labour market and to good jobs, thus constraining their ability to save for business start-up. They often find it difficult to raise a business loan from banks and other financial institutions. They often either lack human capital, find it difficult to get their human capital credentials recognised or to get their employment applications based on their human capital accepted. Many immigrants and refugees who confront blocked economic mobility because of individual prejudice and/or structurally embedded discriminatory practices in Australia and other countries find that their accent devalues their linguistic capital. This adds another layer to the blocked mobility that they face in getting job, leading them to look for other available alternatives such as to create their own jobs by becoming self-employed and establishing their own business.

One key feature of minority entrepreneurship is that businesses are embedded within the family. Personal partners often become formal or informal business partners. Responsibilities for family members—such as child-care, elderly or carers' tasks—impacts on time available for business activities. In the disability entrepreneurship space, parents or carers as well as partners play a key role, depending on the nature of the disability. Family is often the source of business capital, advice and mentoring and in some instances labour. Minority entrepreneurship is that businesses are embedded within the community. There are several dimensions of this. Many businesses are generated to fill the market niche within the community that is not otherwise filled. These may be ethnic, religious or cultural products e.g. halal food, ethnic-specific groceries and spices, Indigenous art or travel, ethnic restaurants, or services by professionals who have the same language or cultural or religious background of the co-ethnic or co-cultural customers. EwD often find market niches in goods or services designed specifically for the disability community. But minority entrepreneurs are not confined to this market niche but 'breakout' to serve the mainstream market. This is also the case for a number of EwD whom we have encountered in our research project [12]

There are important gender dimensions of minority entrepreneurship. First, an increasing number of minority entrepreneurs are women, including immigrant women [98, 99], refugee women [20], and Indigenous women [100]. This is also the case for EwD. Eight of the *IgniteAbility*® entrepreneurs whom we interviewed for this research project were women while the majority of *IgniteAbility*® clients (77 out of 137) were women. Second, women play a formal or informal role the business of their male partners or children. In the disability space mothers were often a key source of support, information and inspiration for the EwD whom we surveyed and interviewed for this project.

Clearly entrepreneurship is no panacea for the economic and social exclusion that PwD, refugees, Indigenous peoples and minority immigrant groups face in Australia today. Only a minority of these minorities will start up a small business while most will become wage-earners with the reminder unemployed or discouraged workers. At the same time it must be remembered that the strongest common denominator of the experience of minority entrepreneurs is that it represents their agency, a conscious strategy against high barriers to take a risky road to start a business in order to create a job—or a better job—for themselves and earn a better income and future for themselves and their families. PwD are no different in

this regard. In this sense entrepreneurship is a form of empowerment or self-determination to break out of the discrimination, prejudice and negative stereotypes to block their efforts to get a footing in the economy commensurate with their ability and human capital. Business failure is part of the small business landscape and is not limited to, or even disproportionately concentrated, among minority entrepreneurs. It involves great financial and personal risk and requires considerable effort and determination. A contradiction emerges: minority immigrants, refugees, Indigenous Australians or PwD often start a business to provide for a better future for their families but in the process of doing so work such long hours that they are never home to be with the family. This may be self-exploitation, but it is their decision, their choice and their strategy to reject the economic and social roles that society constrains them into.

While there is no evidence yet that EwD exploit other PwD, the realities of entrepreneurship in micro and small enterprises must displace the rose-coloured glasses of neoliberalism and the assumption that the market is by definition equitable, meritocratic, rational and efficient. Many entrepreneurs earn little return for long hours of work and survive on the unpaid labour of family members. Many fail. Few become the ultra-successful hero entrepreneurs like Elon Musc, Mark Zukerberg or Australians Mike Cannon-Brooks and Scott Farquar. Nevertheless, while starting up a business is not the Nirvana, it is important to stress that it is the strategy that the EwD discuss in this and the first report of our research project decided to embark upon as a way out of their constrained circumstances. Entrepreneurship is their attempt at a pathway to improved economic outcomes for themselves and their families, an example of their agency.

Finally, we must report that as we were concluding our research project COVID-19 has dominated the global landscape leaving devastating numbers of casualties in its wake. We undertook a second round of surveys with people who are self-employed are identified as entrepreneurs with this work identifying a median drop in turnover of -19.5% (further survey sample during COVID). Many small businesses—including those owned by PwD—have struggled to survive the crisis and many will not. This means that programs such as *IgniteAbility*® have struggled during 2020. PwD who have started a business under this, or the other programs outlined in the report are struggling to survive while those current clients of the program are facing even greater barriers to business start-up. At the same time unemployment rises to record levels so that minorities who struggled to find suitable employment in better times will find it even harder to find a job post-COVID. This means that policies and programs to support Disability Entrepreneurship will be even more important in Australia in years to come.

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