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**Creating My Own Job: Australian Experiences of People with Disability with  
microenterprises, self-employment and entrepreneurship**

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**Introduction**

Over 4.4 million or 17.7% of people in Australia have some form of disability, and the number of people with disability (PwD) who are of working age is increasing. In fact, the disability rate for Australians of ‘prime working age’ is currently around 15% (2.2. million people). Yet, nearly half (46.6%) of these people were not in the labour force and more than half (59%) were permanently unable to work (Australian Bureau of Statistics, 2012, 2019). Labour force participation for PwD of working age has stubbornly remained constant at approximately the same rate for some two decades (53.4%) whereas those without disability had significantly higher rates of workforce participation and increased further with the most recent data collection (84.1%) (Australian Bureau of Statistics, 2019).

Governments often focus their efforts on encouraging inclusion and facilitating PwD to find traditional employment within organisations (Boylan & Burchardt, 2002). While the general population have significant issues in having a work/life balance, research has shown that this is far more problematic for PwD (Jammaers & Williams, 2021). It may not be surprising then that given both the barriers that they face and the complexity of the work environment for PwD that in some western countries, PwD are “more likely to be self-employed than the general

population” (Renko, Parker Harris, & Caldwell, 2016). For example, in the United States “PwD are almost twice as likely to be self-employed” (ODEP, 2014), while in Europe PwD also have high rates of self-employment (Pagán, 2009).

In starting to research this area in Australia, the secondary data revealed that like the US and European countries, PwD have a higher rate of self-employment (13.1%) than people without disability (9.2%) (Australian Bureau of Statistics, 2012). Despite these statistics, PwD continue to face considerable economic and social exclusion - both in Australia and elsewhere. Indeed, it could be argued that learning from other Australian research on minority entrepreneurship of migrants, refugees and first nations people (Collins & Low, 2010; Collins, Morrison, Basu, & Krivokapic-Skoko, 2017; Collins & Norman, 2018; Collins & Shin, 2014), identifies that the relatively higher rate of PwD entrepreneurship is itself a function of - and response to - the very economic and social exclusion from employment or ‘blocked mobility’ that other minorities in Australia face (Alaslani & Collins, 2017). Yet, the experiences of PwD with self-employment, microenterprise, social enterprise and entrepreneurship is largely an under researched area of scholarship in Australia (Darcy, Yerbury & Maxwell, 2019; Maritz & Laferriere, 2016).

International research has traditionally focused on entrepreneurship in a generic sense, but in recent years an increasing interest in entrepreneurs with disability (EwD) has emerged. However, research in Australia on PwD seeking to pursue self-employment is scant. Nevertheless, there is rising awareness that PwD are likely to have their own set of aspirations, needs, and adjustment patterns in employment (NDIS, 2018). These factors, along with the roll-out of the National Disability Insurance Scheme (NDIS) and the National Disability Strategy (NDS) should be of vital interest to vocational rehabilitation organisations, disability

support groups, business groups, and government policy makers. Yet, for those receiving the NDIS who have higher and more complex levels of support needs than most other PwD, their employment rates are only 25% and at the time of the research beginning the NDIS had not included self-employment or entrepreneurship as employment options (NDIS, 2020b).

This chapter outlines research undertaken to investigate the self-employment, microenterprise and entrepreneurship of PwD in Australia. The research involved a partnership with service providers in the disability services sector - National Disability Services, Settlement Services International (SSI) and Break-Thru People Solutions - and was funded by the Australian Research Council<sup>1</sup>. The project had two components. The first examined the experiences of EwD in Australia while the second focused on the support programs (accelerators, incubators and the like) for EwD, other business development, together with the macro policy environment. The research aimed to better understand the pathways of PwD into entrepreneurship to support Australia's capacity for developing evidence-based policy initiatives that increase the number and success of EwD. The research hypothesis was that entrepreneurship increases social inclusion and improves employment opportunities for PwD.

The specific project aims were:

1. Identify and understand the experiences of men and women with disability who own and operate private enterprises
2. Investigate the extent to which EwD are embedded in family and personal social networks and the role of gender in disability entrepreneurship
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 Startups.

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<sup>1</sup> ARC Linkage Grant (2016-18) LP 160100697 "Disability Entrepreneurship in Australia"

This chapter addresses objectives 1 and 2, focusing on their lived experiences with objectives 3 and 4 addressed in other papers and the publicly available reports (Darcy, Collins, & Stronach, 2020, 2021).

## **Background and Approach**

The research draws on a social approach to disability by focusing on the lived experience of the group. In doing so, the theoretical framework takes direction from the UK social model of disability that places disability and the lived experiences of those with disability at the centre of the research paradigm. The UK social model of disability developed from the 1960s and 70s disability social movement by disabled (deliberate use of the term) activists and disability advocacy groups, who sought to influence social policy and bring about change for a group within society who on every social metric were described as ‘disadvantaged’, stigmatised through institutionalisation and living in poverty (Oliver, 1996, 2004). The disability social movement drew on both civil rights and human rights movements before them including those movements focusing on race and gender. In understanding the marginalisation, oppression and discrimination affecting the group, it is important not just to hear the experiences of PwD but also to actively engage with those with disability and work in partnership. This is encapsulated by the slogan “Nothing about Us without Us” (Charlton, 1998) that expresses that as individuals and as a collective they wish to use their agency to effect social change to be codesigned so they have control and choice over their lives. Hence, rather than just hearing their lived experiences it is important for other allies or stakeholders to truly listen to what PwD are saying, to understand what the barriers to social participation and citizenship are and seek to develop transformative solutions for social change. Social approaches to disability also underpinned the UN *Convention on the Rights of Persons with Disabilities* (United Nations,

2006).

### ***Disability in Australia***

The two primary sources of data on PwD in Australia are: the Australian Census, conducted every five years, the most recently available in 2016 (2017); and the Survey of Disability, Ageing and Carers (SDAC), conducted every three years, and most recently in 2018 by the ABS, through a survey of around 75,000 people (Australian Bureau of Statistics, 2019). These two sources of population data measure disability in different ways which, when combined, give us a picture of the extent of disability in the Australian population. In 2018 in Australia all PwD totalled 4.4 million people, or 17.7% of the Australian population. People with profound or severe disability of all ages were 1.42 million or 5.7% of the Australian population (Australian Bureau of Statistics, 2019). People with higher levels of disability have significantly lower levels of employment. In 2018, 2.1 million PwD living in households were of working age (15-64 years). Of these:

- over half (53.4%) were in the labour force, compared with 84.1% of those without disability
- almost half (47.8%) were employed, compared with 80.3% of people without disability
- 46.6% were not in the labour force, compared with 15.9% of those without disability.

(Australian Bureau of Statistics, 2019)

---Insert Table 3.1 here---

### ***Australian Government Disability Employment Programs***

The Australian Government through the Department of Social Services funds two types of specialist programs to help PwD find and maintain work: Australian Disability Enterprises (ADE) and Disability Employment Services (DES). ADEs 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 (Fair Work Ombudsman, 2020). Not surprisingly ADEs are highly controversial amongst many people with disability, their supporters and other social support not for profits.

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, with injury or health conditions prepare and search for a job, find a job and keep a job (Department of Social Services, 2020b; Women with Disabilities Australia, 2020). 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. Critics point to the relatively low levels of permanent employment positions that are sustained beyond the subsidy (Devine et al., 2020). Self-employment is not part of the DES model (Department of Social Services, 2020a).

### ***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*” (NDIS, 2020b, 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 ADEs. 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 (NDIS, 2020a, 2020b).

## **Research Design**

The research study 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. A mixed methodology research design was adopted for the study involving a quantitative survey, qualitative in-depth interviews and action research methods.

The survey employed snowballing or networking approaches to attract 100 respondents drawn from disability organisations from across Australia (Veal & Darcy, 2014). This was deemed an appropriate approach given that there was no census or list of EwD from which to draw a random sample (Darcy & Burke, 2018; Darcy, Lock, & Taylor, 2017). 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 2018 Startup Muster® Surveys who identified as having a disability.

Semi structured interview schedules guided in-depth interviews involving key stakeholders in the field of disability entrepreneurship (state and local Government, disability employment organisations and the broader disability sector), and EwD who identified as being self-employed, involved in microenterprises, or commercial or social enterprises either currently or in the past. This chapter will draw on this fieldwork to focus on the lived experience of people



who are self-employed, involved in micro enterprises or commercial or social enterprises.

### ***Data Analysis***

The survey data was collected by the Qualtrics online survey design and analysis package. Initial descriptive analysis was undertaken on Qualtrics including frequencies, percentages, cross tabulations and graphics. For more complex inferential analysis, the data was exported from Qualtrics to the Statistical Package for the Social Sciences (SPSS) v23. The data was interrogated for any between group differences based on disability, support needs and other appropriate sociodemographic data. The analysis included chi square, t-tests, ANOVA, correlation and regression. Further, inclusion of the Startup Muster® data provided an opportunity to be able to compare EwD to nondisabled entrepreneurs through the use of descriptive statistics.

NVivo is a comprehensive qualitative data analysis software and was used to organise, analyse and find connections across all the interview transcripts, open-ended survey questions and any other textual data collected (e.g. documents). Coding themes (or nodes) were identified based upon theoretical background research to the project and the previously explained research design. Manual coding was undertaken, and then common themes identified across the data. Comparisons were made between the different interview subjects to determine if there were significant differences in concepts identified based on the experience and priorities of the interview subject groups.

### **Findings - The Entrepreneurial Journeys**

The findings firstly present an analysis of the secondary data from the Australian Bureau of

Statistics (2012, 2015) on the comparative rate of self-employment of PwD and the nondisabled. This data is then further analysed through the comparative rate of self-employment by disability type and the nondisabled that has not been analysed previously in Australia. Second, the entrepreneurial journey will be examined through an analysis of quantitative data from two separate surveys outlined in the research design to complementary qualitative research. The qualitative research examines in-depth interviewees of some 52 PwD who are self-employed or entrepreneurs. The quantitative and qualitative data is then presented somatically through examining the motivations, barriers, facilitators, outcomes and benefits of the entrepreneurial journey (Table 3). To provide a further depth of understanding to the qualitative interview participants, they are given pseudonyms and were allocated a code to indicate their disability as follows: Hearing (H); Speech (S); Intellectual disability (I); Physical/Mobility (PM); Psychosocial (P); Head injury, stroke or brain damage (ABI); and Other (O).

### **Secondary Analysis Disability Employment Statistics**

Self-employment and entrepreneurship have not regularly featured in Australian secondary data collection (ABS, 2012). Table 2 identifies the number and proportion of PwD by status in employment, self-employment and by disability type. Our research reports for the first time that the rate of self-employment (entrepreneurship) varies significantly by disability type with the range compared to the general population going from 2.5% less for those with intellectual/cognitive disability through to those with psychosocial disability having 76% higher levels of self-employment than non-disabled Australians.

---Insert Table 3.2 here---

The reason for self-employment by PwD are complex including the economic, social and cultural milieu that is affected by disability type, level of support needs, and the relative levels

of social, human, digital and bodily capital that they have access to (Jammaers & Williams, 2020). 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, including social enterprises (McCall, 2005; Meyer, Pakura, & Seidel, 2021; Settlement Services International, 2018; Williams & Patterson, 2018). As shown in Table 2 on average, PwD are 43% more likely to be self-employed than non-disabled Australians, supporting similar overseas findings (ODEP, 2014; Pagán, 2009; Renko et al., 2016). Unfortunately, we do not have any further Australian secondary data insights into self-employment or entrepreneurship for PwD.

### ***Online Survey***

Survey respondents' most predominant disability types were mobility/physical (47%), Deaf or hearing impairment (20%), and intellectual/cognitive disability (10%) followed by mental health, blind or vision disability and speech/API. Most (65%) identified as having no or low levels of support needs, with only 20% having high or very high support needs. There was a relatively even representation of females (50%) to males (47%), with the majority born with their disability (51%) as opposed to having a traumatic injury (38%). The respondents were well educated: 43% having an undergraduate or postgraduate qualification and the majority completing year 12 high school or above. Most were married (60%), with either no dependents (42%), or 1-2 children (47%). The majority were born in Australia (79%) - 21% were born overseas - with only 3% speaking a language other than English at home. Aboriginal and Torres Strait Islander people were underrepresented as respondents (1.2%) even though there has been some targeted research examining the experiences of this group (Collins et al., 2017; Collins & Norman, 2018). Most identified as being self-employed (48%), entrepreneurs (29%), or would like to be self-employed or an entrepreneur in the future (23%).

### ***Startup Muster® Survey***

While there were similarities between the online survey conducted for the study and a sample drawn from Startup Muster® who were identified as having a disability (n = 60 of 600 or 10%), there are also decided contrasts. The major disability types again in Startup Muster® was mobility/physical (39%), but with substantially more entrepreneurs with mental health issues (29%), intellectual/cognitive/learning (22%), Deaf or hearing impaired (14%), and blind or vision impaired (12%). Two in three (66%), identified as being independent and not requiring any assistance while a further 20% had low support needs. No one identified as having a high or very high level of support needs. Slightly more EwD were male (58%), while most (95%) spoke English at home some 38% also spoke another language. Again, the respondents had very high levels of formal education with the majority (70%) having bachelor or higher degree, with the remainder attending technical and further education or completing high school. With respect to their entrepreneurial journey, a smaller proportion identified as founders (35%), a higher proportion identifying as future founders (43%), and the remainder identifying as supporters of startups.

### ***Identity as Self-Employed or Entrepreneurs***

In the online survey, most identified as being self-employed (48%) while (29%) identified as entrepreneurs with 23% intending self-employed or entrepreneurs. The fieldwork revealed that that PwD who identified as self-employed or entrepreneurs had very different in mindsets, formative experiences and business experience, and even used a different language or discourse in describing their enterprise. Many had not ‘formally’ been involved with what many

'entrepreneurs' would recognise as the "entrepreneurial ecosystem" (Acs, Stam, Audretsch, & O'Connor, 2017; Stam & van de Ven, 2021) including accelerators, incubators, co-sharing environments, pitching competitions, angel investors, crowdfunding, or been exposed to other entrepreneurial educational experiences. The word 'entrepreneur' just did not resonate with them. Much of the entrepreneurial ecosystem in Australia just was not accessible or inclusive to PwD, as for other marginalized identities including gender, migrants, refugees, seniors or first nation people (Darcy et al., 2020, 2021). Other EwD did identify with the startup or entrepreneurial development process or stages from ideation, concept, committing, validating, scaling and establishing (Jack & Anderson, 2002; Startup Commons, 2021).

### ***Types of Businesses Established***

Living with disability gives people a world of experience that other people do not have. In many instances this involves discrimination and other negative experiences that have affected them throughout their life or since acquiring the disability as evidenced through complaint cases and federal court actions instigated through the Australian Human Rights Commission (Darcy, Taylor, & Green, 2016). However, many - a third of those surveyed - use their experiences to be a basis for their business enterprise, giving them insider disability knowledge that they regard as an advantage to start a business designed to assist others in similar situations in the disability niche market. In the language of economic theory, EwD have a comparative advantage in businesses that relate to their experiences as PwD. They know the market well and can spot market niches that have not been addressed or addressed adequately. These wide-ranging business activities as described by survey respondents are illustrated in Figure 1. The clear lesson is that while EwD are concentrated in the Health Care and Social Assistance, Education and Training, Professional, Scientific and Technical Services and Arts and

Recreation Services industries in Australia, they are not confined to these industries. If the question is ‘What is the typical PwD business?’ the answer is that there is not one.

---Insert Figure 3.1 here---

There is a diversity of disability business start-ups, encompassing service, merchandising and manufacturing enterprises: manufacturing car hand controls, personal care service delivery and oversight, providing travel, parking space advice, and legal services. Others described transforming a hobby such as craftwork into a microenterprise. Technological advances have opened new avenues EwD, who described a variety of assistive technologies, such as messaging apps, screen readers, wheelchair stair-climbers, electronic conveyancing, and speech recognition software. About half of the respondents had developed enterprises for non-disabled purposes including winemakers, transport operators, landscaping, and IT support.

The businesses identified by Startup Muster® respondents were similarly across a variety of industries, including education, transport, agriculture and manufacturing. However, there was a greater EwD involvement in technology related industries - including social media, software development, MedTech/Healthtech/biotech, internet of things, artificial intelligence, virtual/augmented reality and fintech – and much lower levels of disability specific enterprises and professional consulting services. About 85% of the respondents’ enterprises were not for disability purposes.

### ***Motivations***

The shift to entrepreneurship and self-employment for PwD may be perceived as a combination of pull/anti-pull and push/anti-push factors (Chevalier, Fouquereau, Gillet, & Demulier, 2013). The *attraction* of self-employment stems from a desire by PwD for economic and personal

independence in a way that can accommodate an individual's intra-personal lifestyle needs. Pull factors related to the possibility of higher income, flexibility in the workplace in terms of hours and location, and reasonable recognition of support needs, as well as the ability to bring about social change, and the likelihood of increased work satisfaction. Anti-pull factors were aversion to the risks involved in starting up a business and the resultant uneven cash flow, particularly if that meant they needed to relinquish their Disability Support Pension. Hence, the interrelationship between risk and social security played heavily on the minds of some EwD.

From a push perspective, lack of opportunities or what the literature calls 'blocked mobility' (Alaslani & Collins, 2017) was identified by many participants. Largely associated with employer discrimination, EwD faced individual and institutional barriers and constraints in being embraced as an 'ideal' or viable employee (Foster & Wass, 2013; Scholz & Ingold, 2021). They often experienced a lack of recognition of their qualifications resulting in a mismatch between their skills and labour market opportunities made available to them. As a result, participants felt they had no choice but to start their own business. This course of action was seen as a necessity after long-standing discrimination had resulted in blocked mobility or occupational skidding in the workplace (Block, Kohn, Miller, & Ullrich, 2015; Brewer & Gibson, 2014). Counterintuitively, it appeared that experiences of discrimination indirectly prepared participants for the resilience required for the challenges, persistence, determination and even a higher appetite for risk on the entrepreneurial journey. Disability entrepreneurship in Australia is, it seems, a highly contradictory phenomenon.

Anti-push factors related to the security of having permanent employment and/or the risk of losing their disability support pension. Sometimes motivations were a combination of push and pull factors. Whether pushed or pulled towards entrepreneurship, the EwD had a desire for

autonomy: 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 situated within the social ecology 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.

Table 3 lists the top ten motivating factors as identified by survey respondents, with push factors common. Interestingly, however, interviewees had a slightly different focus. While they noted the need for financial success, they also described their passion to develop their own enterprise, particularly when they had identified a service or product that may be of use to other PwD. For example,

*“Having a spinal injury costs a fortune, and so I realised my situation, of living with this, if I was going to live, being poor was not something I could think about. So that was a bit of a motivator, to be honest.” (Judy, PM).*

---Insert Table 3.3 here---

*“I don’t want anybody else to have to go through what I did. I don’t think it’s fair that when you’re choosing university it’s based on parking, rather than their program, or quality of university. That’s not okay. It’s not okay to not be able to go into the city to work because you don’t think you can park there, it’s too expensive, and you don’t know any other way to get there. There’s a whole bunch of fear that comes with taking public transport when you have limited mobility, and the whole point of what I built is to take away some of that fear.” (Liz, O)*



In addition, this cohort described significant push factors they had encountered in the workplace. Discrimination is described as treating an individual or an entity, differently before the law due to their age, ability, sexuality, ethnicity, indigeneity, or gender. Apart from being unlawful, such stereotypical attitudes were very hurtful:

*“I was told I was unemployable by the CES in [location]. They told me when I went there, not long after my accident, looking for their help to get a job, ‘No, I don’t think you’re employable Gus’.” (Gus, PM)*

*“I was waiting in the waiting room and overheard the people who were about to interview me, there were two people. The man said, ‘Oh, don’t worry about the next interview, we’re only doing it to be seen to be doing the right thing’. Great!” (Caroline, PM)*

*“Hah! Choice had nothing to do with it. I tried to fit into traditional structured workplaces for several years, but it never worked. Across 8+ workplaces I’ve been bullied, undervalued, underpaid and even told to ‘work on fixing’ my disability because it’s inconvenient for someone! Self-employment was the only option I had left for workforce participation. Workplaces say they’re all about disability inclusion but in reality, only a very short list of disabilities are welcome. If you’ve got a visible disability that doesn’t get in other people’s way - you’re OK - but if you have an invisible disability that annoys people, you’re screwed.” (Survey Respondent, PM).*

### ***Barriers and challenges***

Table 4 lists the top ten barriers identified by survey respondents.

---Insert Table 3.4 here---

Many of these factors were at the individual level, including lack of confidence in their own ability.

*“But working with a disability and having a disability can be really overwhelming. And the fear that I always had, the sort of anxiety that I had, was that people would think that I was in that job because I had a disability, NOT because I was competent and providing a unique result.” (Kenan, S)*

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:

*“And while I was in between being sick ... I was in the hospital when I started my NEIS program. I was working from a hospital bed during three of those months. I'm calling people, doing websites, I had the computer with me... yeah.” (Pamela, PM)*

*“So, we got to the end of the accelerator, and we presented to investors and we did really well. We absolutely did excellent on the pitch night, but a week later I was in intensive care.” (Liz, O)*

However, most barriers for those with mobility, vision and cognitive disability were structural involving facilities, access and transport.

*“I mean I’m only a 15 minute drive to the city, but it would take me two hours by public transport just to get there in the morning because some buses weren't accessible, and I'd have to wait, and it would rain and I can't hold umbrellas.” (Joan, PM).*

In addition, many EwD experienced challenges in obtaining startup funding or loans. The following experiences encapsulate many of the financial constraints and barriers experienced

by the group:

*“Yeah, well, they wouldn't really give me a bank loan. I've got a mortgage, but because I'm not actually working at the moment because I've been sick, I can't get a loan. So, I'm on Centrelink for Newstart, but I'm not eligible for a pension even though I'm full-time in a wheelchair. So, credit card was our only option.”* (Pamela, PM)

*“I've done it all myself, so, I had to fund it. I had to use my own private capital, and I have an overdraft. I pay the staff. It's been very lean. I'm only three years in, and it's definitely showing signs of promise, but the cash flow is difficult.”* (Gail, PM)

*“Financially it was absolute hell, because I got no compensation from my motorbike accident. It was not a compensable claim, because I swerved to miss a dog on the road. There was no third-party insurance for me, nothing. So, bankruptcy was right there. That was another reason why I had to get out of hospital, because we just would have gone broke.”* (Hudson, PM)

*“But you know, we are running out of money, and now that's why these crowdfunding campaigns are so important in the short term. I think what we want to do is basically stay afloat and carry on developing the site. What we want to do is stay afloat until we find a big corporate supporter who will enable us to roll out comfortably and employ and meet people, and pay ourselves, and become more than a one-man band.”* (Dave, PM)

Negative societal attitudes towards disability were commonplace, and while some EwD mentioned small-scale personality conflicts, in a small number of instances the conflict involved appeared to border on bullying. Participants found that compliance with social service agencies such as Centrelink (Australian Government, 2018) and the NDIS was challenging,

cumbersome, confronting and laborious.

*“It’s quite frustrating that I am not taken seriously, because I don’t have an assistive device, and that has always been the way, and the assumption that if you have a disability you don’t work, you can’t work, you are constantly dependent on somebody else, just getting through that whole stigma and stereotype program.”* (Liz, O)

*“Other people who had been quite close friends, who also work in this space, just immediately saw me as threatening their work, and the things they do. When I was individual, I became a bit of a target. As a person with disability, which is what we’re all meant to be supporting, it’s been particularly disappointing to see that.”* (Neal, V)

Another dominant theme that occurred in the interview group was the intersectionality of multiple issues that heighten vulnerabilities and compound the barriers and challenges to employment that they face. When people have multiple identities such as ability, gender, sexuality, seniority, and indigeneity they can become further marginalized through the intersectionality of those identities (McCall, 2005; Meyer et al., 2021; Williams & Patterson, 2018). This is exemplified by the lived experience of one participant:

*“The issues I have with my mental health make it difficult for me to have self-confidence. Also knowing a lot of the statistics around investment in tech and all the bias and glass ceilings that women face, let alone, you know, people with disabilities, and people from like LGBTIQ backgrounds like me. I mean, the best thing I’ve got going for me is that I’m white.”* (Janet, P)

For all PwD, there are enablers that assist them to overcome the barriers that they face. Indeed, focusing solely on barriers - on what PwD lack - creates a *deficit model* that draws attention away from what they have - their determination, their abilities to shape their lives despite their

disability constraints and the institutional and personal discrimination that they face because of it. In other words, a deficit approach to PwD entrepreneurship detracts attention from the agency of EwD and the strategies that they employ to overcome barriers. In highlighting the change in mindset from focusing on barriers to understanding enablers we present a short case of one entrepreneur with disability who encapsulates the need to focus on ability and the importance of enablers:

**A personal story – from work experience to self-employed winemaker.**

I have mild cerebral palsy, affecting my coordination, my speech and the pace of my walking. I'm a self-employed winemaker. I've always found it hard to gain employment. I get to the interviews, but find people very much judge me on my disability. I have a strong need to prove myself, both at work and socially. Twenty years ago, in my first job I had to do three month's work experience to prove myself. All my employment, and now my business, have all been based on that three month's work experience. Now, if I had sat back and waited for a job to come along, who knows how my career may have ended up? But because I went out there and said, 'Guys, this is who I am, and these are my abilities,' they were able to see for themselves that I had the abilities to go further. I think my strong work ethic has come from my brothers, who were both very much sports minded. I was always down there watching them play sport, achieving, and I needed to achieve. I needed to show people I had abilities and I needed to work out where that was. For me it was in the workplace.

From a workplace perspective there are a couple of people in the wine industry who have been my mentors. They've shown me how to make wine, and more importantly, they have shown me I've got the ability in the wine industry. I regard those couple of people highly, and when I have my down days, I think of them and the way they've told me I can do things. I am very proud of my own wine business. When I was sixteen years old I dreamt that one day I would like my own wine business to be able to make my own wine, and have my own wine label, and at the age of thirty-five, I was able to release my first wine. So, it was a nineteen-year dream, but I'm a big believer in setting goals, and if I went through each individual goal to get where I was, I reckon there'd be hundreds of goals. I think it's also important to look at the "glass half-full" instead of the "glass half-empty". To me it is all about looking at all the positives, looking at everything we can do, and never worrying about the things you can't do. There's no point worrying about things because you can't do them. So, achieve what you can and strive hard for it. (Kenan, S)

***Enablers and ways forward***

Table 5 lists the top ten enablers identified by survey respondents.

---Insert Table 3.5 here---

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.

*“You don’t need to have a disability to be entrepreneurial. Entrepreneurial isn’t a reason to – it’s not something that you’ve got to say, well, I have this disability, therefore I can’t be entrepreneurial. The roots of entrepreneurialism stems from your psychology. It’s a psychological construct, this idea of self-efficacy, and the more you do, the more you conquer, the more you believe you can conquer.”* (Stan, PM)

*“I just see myself as a successful businessperson who’s making the best of everything ... I think persistence and having a positive attitude are very important. I’m a massive believer of make the most of every day and don’t let your disabilities hold you down. So, you have your down days but then you need to bounce back.”* (Ivana, PM)

Importantly, a range of schemes including incubator and accelerator programs provided support to nascent entrepreneurs, and some participants had successfully identified organisations and institutions that they had enlisted for support or to add value to the enterprise. Some of these included funding opportunities such as grants or loans. While a third of respondents mentioned the importance of mentors, virtually all respondents benefited from high levels of backing from family and friends, in shaping and supporting their ventures.

*“I was able to get about four mentoring sessions, and that time was the most effective probably because she [mentor] has a disability herself and she's been involved in the*

*training sphere for a very, very long time. So, with my time with her I basically structured and wrote three training programs.” (Taylor, ABI)*

*“Yeah, so through these, whether it be Facebook groups or Slack channels, that’s how I keep in touch with lots of people and Twitter as well, LinkedIn, always asking people that I am talking to, meeting people at entrepreneurial events, ‘Can you introduce me to someone?’ and building my network that way, has really helped me. Then those people that connect with my business idea or that connect with me personally have offered their time and they help me regularly.” (Janet, P)*

*“I rely on my ex-husband a whole lot, we’re best mates, best, best friends. So, we completely do 50/50 custody, raise our children together. He’s still my best friend that I tell everything to, he’s the only person who knows everything about me. So he’s a massive, massive key support to me. And then my mum is a really, really key support and I’ve got some really close friends who live very nearby who are ... Yeah, so I’ve got a lot of supports around me and they’re all aware of everything to do with me.” (Brooke, P)*

### ***Outcomes and benefits***

Benefits to EwD involve personal and community benefits. Many report having enhanced meaning in their life, greater 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. Over half of our respondents identified a desire to benefit the community around them, whether that be providing opportunities for employment, showing that those with disability can

contribute economically and socially in a positive way, and providing role models for other PwD to forge their own journey through life. EwD - like other entrepreneurs in the small and medium business sector - are embedded in family and social relations and networks and make business decisions for altruistic as well as personal wealth reasons. Table 6 lists the top 10 outcomes identified by survey respondents.

---Insert Table 3.6 here---

Interviewees identified some additional outcomes, such as their autonomy in decision-making, the flexibility afforded by self-employment, and enjoying their new lifestyle.

*“I’m very happy with the lifestyle. You know, how are we going to measure lifestyle? If I’d stayed in the banking industry, and just plodded along, and was still there now, I’d be way, way, way better off financially, but that’s not the best measure.” (Stan, PM)*

### **Summary of Key Findings**

Our research has identified the great diversity in EwD business types spread across a wide range of industries in Australia. PwD have a comparative advantage in businesses that relate to their experiences as a PwD. They know the market well and can spot market niches that have not been addressed or addressed adequately. Despite that, half of our informants were directed to business opportunities in the non-disability market. While EwD are concentrated in the Health Care and Social Assistance, Education and Training, Professional, Scientific and Technical Services and Arts and Recreation Services industries in Australia, they are not confined to these industries. If the question is ‘What is the typical PwD business?’, The answer is that there is not one.

This research also shows that men and women with a range of disabilities in Australia have set up their own business to move into entrepreneurship. Those with an intellectual disability have



the lowest rate of entrepreneurship amongst PwD (9.0%) but this is only slightly below the average rate of entrepreneurship in Australia (9.2%). People from all other disability types have a higher rate of entrepreneurship than average: Sensory and speech (10.9%), Head injury, stroke or brain damage (15%), Physical/mobility (15.3%) Psychological (16.2%) and Other (15%).

Third, gender is an important aspect of PwD entrepreneurship. Across Australia the rate of female entrepreneurship is significantly lower than male entrepreneurship: In 2016, 33% of all business owner managers in Australia were female (Australian Bureau of Statistics, 2018) with the rate increasing much faster than male entrepreneurship. Many women with disability also enter entrepreneurship, though there is a gap in research into their experiences. In the qualitative research conducted for this research grant female informants (54%) outnumbered male informants (46%). In future papers we will examine female EwD in more detail.

Fourth, the research identified the major barriers that our EwD informants experienced setting up and running their businesses. In declining order of importance, the barriers identified were financial constraints, lack of capital, uncertainty about the future, financial dependents, physical access to spaces and places and lack of confidence. While the first two barriers are common to all those who start up a business, the final four are influenced strongly by the social ecology of disability in Australia today. Policies designed to support existing EwD and encourage other PwD to set up a business should include innovative responses to addressing these barriers.

Fifth, the research identified the major reasons that motivated our PwD informants to set up their own business. Like most small business start-ups, the desire to 'be my own boss' was most important. The next most important factor reported by our informants was 'to help others'.

This is a striking finding since economic theory focuses almost exclusively on individual wealth maximisation as the sole motivator for businesses in the capitalist market economy. Our EwD informants were equally driven to assist others as to help themselves. The other motivating factors were to have a flexible work schedule and lifestyle, to develop new skills and achieve financial success.

Sixth, the outcomes for PwD that emerge from acting on the risky task of creating jobs for themselves by starting-up a business have been revealed by this research project. EwD report that they have a sense of purpose, a sense of the future and now contribute to the community. Increased self-esteem and a better quality of life accompany their move into entrepreneurship. They report a larger social network by creating jobs for themselves and others and a more secure income stream.

Seventh, given these strong outcomes of PwD moving into entrepreneurship, policies designed to assist more PwD generate significant economic and social dividends. Few PwD have drawn on existing, mainstream, entrepreneurship start-up or business accelerator programs to assist them setting up their own business. We have identified an important gap in the space of disability entrepreneurship start-up programs<sup>2</sup>.

Finally, while the research identified the barriers that PwD face when deciding to set up their own business in Australia an over emphasis on the barriers that PwD face can lead to a deficit model approach to PwD entrepreneurship, one that focusses more on what they cannot do and less on what they can do: their agency, determination and ability to overcome the barriers. This helps explain what we can call the apparent paradox of disability entrepreneurship in Australia

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<sup>2</sup> An exception is the SSI IgniteAbility program <https://www.ssi.org.au/services/disability-services/ignite-ability-small-business-start-ups>

today: PwD face very high barriers, yet they have much greater rates of entrepreneurship than other Australians. This is an apparent paradox because once attention moves to the agency of PwD and their abilities to overcome constraints in their lives, their higher rate of entrepreneurship becomes explained.

It is fitting that we conclude the chapter with the words of the lived experiences of one of our entrepreneurs:

**A personal story - from a childhood spinal cord injury to a global business in assistive technology**

I was injured in 1963 in a motor vehicle accident which left me a paraplegic. There was very little rehab and there was probably a little less expectation on people with disabilities back then in terms of life outcome, social participation and even longevity. I'm very lucky because I was a pretty mobile kid. I was the fastest kid in the wheelchair, and I was able to get around. When I left school, I did business studies there and then a short course in computing. I now work for myself as a private business consultant specialising in helping businesses and associations involved in the supply of assistive technology (aids and equipment). Throughout my working life, the only modification I have needed was the installation of hand controls in my motor vehicle to allow me to get to and from my workplace. I also own a pair of portable hand controls so I can drive hire cars when required. To this day when I meet new people, they're astounded to know I'm married to an able-bodied woman and then they're stunned that I've worked all my life. This is truly surprising whereas to me the assumption should be well, why shouldn't you work?

Having a job is a major enabler of all facets of my life. The income I earn enables me to enjoy a much higher standard of living, it allows me to connect and interact with a broad range of people. Through my work I travel and build relationships and self-esteem. I also feel proud that I am earning a wage and paying tax in Australia rather than having to survive on government payments. (Don, PM)

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### ***Appendix: Typology of in-depth interviewees***

Table 9: Typology of in-depth interviewees

	Pseudonym	Gender	Age	State	Disability Type	Typology	Lives with	Supp. Needs	M/ status	Children	Type of business
1	Janine	F	31-64	NSW	Mental health	Anxiety	separated	None	partner	1	Entrepreneur/Manager
2	Brooke	F	31-64	ACT	Mental health	Anxiety	family	None	separated	2	Entrepreneur/Managing Director
3	Dave	M	31-64	NSW	Mental health	ASD/SCI	alone	Low	single	0	Sole trader
4	Jenny	F	31-64	NSW	Mental health	ASD/vision	partner	Low	single	0	Sole trader
5	Julianne	F	31-64	NSW	Mental health	Anxiety	family	nil	married	2	Nascent Entrepreneur
6	Vern	M	18-30	NSW	Mental health	ASD/ADHD	family	low	single	0	Nascent Entrepreneur
7	Josie	F	31-64	NSW	Mental health	Anxiety	alone	nil	single	0	Nascent Entrepreneur
8	Valerie	F	31-64	NSW	Mental health	Anxiety	alone	nil	single	1	Nascent Entrepreneur
9	Adrienne	F	31-64	NSW	Mental health	Anxiety	family	Low	married	6	Sole trader
10	Beatrice	F	31-64	NSW	Mental health	Anxiety	alone	Low	single	0	Nascent Entrepreneur
11	Maurice	M	18-30	NSW	Mental health	ASD/ADHD	family	low	single	0	Nascent Entrepreneur
12	Janet	F	31-64	NSW	Mental health	Bi-polar	family	Low	single	0	Sole trader
13	Glenys	F	31-64	NSW	Other	Diabetes	family	Low	separated	2	Sole trader
14	Martin	M	31-64	VIC	Other	Fibromyalgia	partner	Low	partner	0	Sole trader
15	Adam	M	65+	NSW	Other	Stroke	alone	Low	single	0	Nascent Entrepreneur
16	Fran	F	31-64	VIC	Other	CBI	alone	Low	single	0	Sole trader
17	Hamish	M	18-30	NSW	Other	MS	alone	Low	single	0	Sole trader
18	Liz	F	31-64	NSW	Other	CHD	spouse	Low	married	0	Entrepreneur/partnership
19	Wendy	F	31-64	NSW	Daughter has ID	NIL	family	Nil	married	2	Sole trader on behalf of daughter
20	Liam	M	31-64	NSW	Sensory/Hearing	Hearing impaired	family	None	married	1	Sole trader
21	Sarah	F	31-64	NSW	Sensory/Hearing	Hearing impaired	alone	Low	single	0	Sole trader
22	Jack	M	31-64	NSW	Sensory/Vision	Vision impaired	partner	Low	partner	0	Sole trader
23	Neal	M	31-64	WA	Sensory/Vision	Vison impaired	spouse	Low	married	2	Sole trader
24	Kenan	M	31-64	SA	Sensory/Speech	CP	partner	Low	partner	0	Sole trader
25	Gregor	M	31-64	NSW	Physical injury	Leg injury	family	None	single	0	Sole trader



	Pseudonym	Gender	Age	State	Disability Type	Typology	Lives with	Supp. Needs	M/ status	Children	Type of business
26	Pauline	F	31-64	QLD	Physical injury	Leg injury	family	None	married	1	Sole trader
27	Heath	M	18-30	TAS	ID	Congenital condition	family	Low	single	0	Sole trader
28	Isabel	F	18-30	TAS	ID	Congenital condition	family	Low	single	0	Sole trader
29	Alex	F	18-30	QLD	ID	Congenital condition	family	Low	single	0	Sole trader
30	Dave	M	31-64	NSW	Physical/Mobility	SCI/ABI	family	Medium	married	0	Entrepreneur/Manager
31	Hudson	M	31-64	SA	Physical/Mobility	SCI	spouse	Medium	married	1	Sole trader
32	Bill	M	31-64	NSW	Physical/Mobility	SCI	spouse	Medium	married	3	Entrepreneur/Managing Director
33	Nate	M	31-64	NZ	Physical/Mobility	SCI	spouse	Medium	married	1	Entrepreneur/Managing Director
34	Lillian	F	65+	NSW	Physical/Mobility	Post-polio	alone	Low	single	2	Sole trader
35	Gus	M	65+	NSW	Physical/Mobility	SCI	spouse	Medium	married	3	Entrepreneur/Manager
36	Stan	M	31-64	NSW	Physical/Mobility	SCI	family	Medium	single	0	Sole trader
37	Don	M	31-64	NSW	Physical/Mobility	SCI	spouse	Low	married	0	Entrepreneur/Manager
38	Leigh	M	31-64	NSW	Physical/Mobility	SCI	spouse	Medium	married	2	Sole trader
39	Judy	F	31-64	NSW	Physical/Mobility	SCI	alone	High	single	0	Sole trader
40	Gail	F	31-64	QLD	Physical/Mobility	SCI	spouse	Medium	married	1	Entrepreneur/Manager
41	Lucas	M	31-64	NSW	Physical/Mobility	SCI	spouse	Low	married	0	Entrepreneur/partnership
42	Tom	M	31-64	NSW	Physical/Mobility	SCI	spouse	Medium	married	2	Sole trader
43	Pamela	F	31-64	NSW	Physical/Mobility	Congenital condition	family	Low	single	0	Entrepreneur/Manager
44	Joan	F	31-64	NSW	Physical/Mobility	Congenital condition	alone	Low	divorced	1	Sole trader
45	Taylor	F	31-64	VIC	Physical/Mobility	ABI	alone	Low	single	0	Sole trader
46	Deanne	F	31-64	NSW	Physical/Mobility	Amputee	partner	None	single	0	Sole trader
47	Ivana	F	31-64	TAS	Physical/Mobility	Degenerative cond	alone	Medium	single	1	Entrepreneur/partnership
48	Kate	F	31-64	NSW	Physical/Mobility	Degenerative cond	partner	Medium	partner	0	Sole trader
49	Michelle	F	18-30	NSW	Physical/Mobility	Degenerative cond	family	High	single	0	Entrepreneur/partnership
50	Caroline	F	18-30	QLD	Physical Mobility & speech	CP	mother	Low	single	0	Sole Trader
51	Mack	M	31-64	NSW	Physical Mobility	CP	alone	Low	single	0	Entrepreneur/partnership
52	Joe	M	18-30	VIC	Physical Mobility & speech	CP	alone	Medium	single	0	Sole trader

