

Navigating serial inequities: the unmet support needs of disabled entrepreneurs

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Abstract

Self-employment provides an important source of income for disabled people, who face multiple barriers in the labour market. Underpinned by Sen's (1999) capability approach, we explore, through interviews and focus groups, the unmet support needs of 37 disabled people identifying as self-employed or entrepreneurs.

Participants' freedom to establish and expand their businesses was constrained by institutional and structural barriers. Disabled entrepreneurs lack accessible tailored guidance on business registration and many rely on support and mentorship from other disabled entrepreneurs. Start-up and growth funding is scarce and complicated by funders' negative attitudes and difficulties navigating application systems. Securing financial support for reasonable adjustments from the UK Department for Work and Pensions *Access to Work* service is challenging and often requires peer support, as application guidance and service advisors overlook the complexities of self-employment.

Disabled entrepreneurs require accessible and tailored support, information and funding to establish and grow successful businesses.

Keywords

Disabled, self-employment, entrepreneurs, peer support, reasonable adjustments, Department for Work and Pensions Access to Work service.

Points of interest

- Disabled people face multiple barriers in the labour market and have significantly lower employment rates than non-disabled people in all countries for which there are data.
- Self-employment can offer financial independence and greater autonomy over working hours, work environment and pace of work. However, disabled people face additional barriers to self-employment/entrepreneurship that non-disabled people do not.
- Disabled entrepreneurs lack accessible, tailored information on establishing a business; in its absence, many rely on receiving support and advice from disabled peers.
- Securing finance to establish and grow the business is hampered by encountering negative and discriminatory attitudes from funders and limited sources of funding.
- The UK government's *Access to Work* service provides funding for reasonable adjustments. Barriers to securing this funding included lack of application guidance for self-employed applicants; assessors' limited understanding of the complexity of self-employment; and stress from the administrative burden and the lengthy application process.

Introduction

There is a wealth of evidence that *good quality* work is positive for health and wellbeing, providing individuals with financial security, social networks, daily structure and purpose (Taylor Review, 2017; van der Noordt, Ijzelenberg, Droomers *et al* 2014). The detrimental health impact of the financial adversity and isolation associated with unemployment is also documented (Virgolino, Costa, Santos *et al* 2022; Picchio and Ubaldi 2023). The relationship between work, health and wellbeing is of particular significance given that disabled people have inequitable access to work, having lower employment rates than non-disabled people in all countries for which there are data.

In the UK, 53.7% of disabled people were in employment in 2023, compared with 82.7% of non-disabled people - a disability employment gap of 29.0% percentage points (Powell, 2023). This inequity is driven by several factors, including the educational disadvantage experienced by disabled children and young people (Chatzitheochari and Platt 2019), and higher rates of job loss, unemployment and early retirement due to workplace inflexibility and lack of reasonable adjustments (Holland and Clayton 2018; Olsen 2022). Disabled workers are also more likely to be employed in less-skilled, part-time, lower-paid and insecure work than their non-disabled counterparts (DWP, 2023a; Navani, Florisson, Wilkes 2023), increasing their risk of experiencing poverty and other social and health inequities.

It is perhaps not surprising then that self-employment is an important source of employment for many disabled people. Higher rates of self-employment have been observed amongst disabled people, compared with non-disabled people, across Europe (Pagán, 2009), the United States (Gouskova, 2019), Australia (Maritz and Laferriere, 2016) and the UK. In 2021-22, 13.6% of disabled workers in the UK were self-employed compared to 12.1% of non-disabled people (DWP, 2023a). Reflecting the additional barriers they face in the workplace, disabled workers who report that their daily activities are severely affected by their impairment or health condition are more likely to be self-employed (22.6%) than work as a paid employee (17.8%) (Office of National Statistics, 2022). Self-employment rates are also higher for disabled individuals with more severe limitations on their daily activities, compared to peers with less severe or no limitations (Pagan, 2009; Jones and Latreille, 2011). However, disabled people face challenges moving into self-employment. This study explores the unmet support needs of disabled self-employed workers and entrepreneurs.

Disability, self-employment and entrepreneurship

Definitions of self-employment and entrepreneurship differ across the sector but self-employment is often described as the pursuit of personal income generated by working for oneself. In contrast, entrepreneurship emphasizes the creation or innovation of bringing something new to market (Schumpeter, 2000). Self-employed sole traders, freelancers and entrepreneurs often create job opportunities for other disabled people, creating socio-economic benefits for wider society (Parker-Harris *et al*, 2014). We refer to self-employed people, business

owners and entrepreneurs interchangeably to describe people engaged in work activities that may offer economic self-sufficiency and control over working life.

Given the barriers disabled people face in the labour market, self-employment and entrepreneurship can offer a viable alternative pathway to economic independence (Hwang and Roulstone, 2015; Maritz and Laferriere, 2016; Pagan, 2009; Renko et al., 2015). Previous international studies of disabled people's experiences of self-employment or business ownership have focused upon the entrepreneurial and innovative aspects to convey economic motives and positive outcomes (Beisland et al., 2016; Navarro and Martinez, 2019; Ostrow et al., 2019; Saxena and Pandya, 2018). These include having increased social and economic independence and greater choice and self-determination to develop a business enterprise around personal interests (Hwang and Roulstone, 2015) and the ability to draw on personal experiences to develop innovative products and services that address inaccessibility for disabled peers (Kašperová, 2021). Self-employment can also offer disabled people better working conditions and job satisfaction, including flexibility to work around impairment/health conditions and greater autonomy over working hours, work environment and pace of work (Pagán, 2009; Adams et al 2019; IPSE, 2019). Its association with concepts such as being independent, having initiative and being resilient enables disabled people to resist the negative rhetoric of disabled people as passive or idle "scroungers" often presented within policy and media discourse. Resistance also comes in the ability to prove oneself to be productive and innovative, driven to succeed on an equal basis to non-disabled people, despite impairment or health condition.

Conversely, other studies have highlighted that some disabled people become self-employed due to inaccessible employment and workplace discrimination (Norstedt and Germundsson, 2021). However, they face further barriers in becoming self-employed, including challenges in setting up and sustaining their businesses due to a lack of tailored support from government (IPSE, 2019; Adams et al., 2019). For people with learning disabilities, the pathway to self-employment is even more challenging due to limited access to easy-read business and marketing resources, business training and opportunities to improve financial literacy (Caldwell et al., 2019a; Hutchinson et al, 2020; Thoresen et al., 2018). Tensions also exist between generating business income whilst trying to maintain eligibility to welfare payments, creating a concern over potential loss of benefits (Hagner and Davies, 2002; Reddington and Fitzsimons, 2013).

Disabled people, therefore, face barriers within both mainstream employment and self-employment, which has implications for their financial independence and wellbeing. In his capability approach, Sen (1999) proposes that individuals' wellbeing is determined by their freedom to engage in roles and activities of value to them. Wellbeing and quality of life are determined by having opportunities (capabilities) to achieve or undertake these valued activities (functionings), but the capability approach recognises these opportunities are determined by a combination of personal, social, institutional and structural factors. The capability approach is helpful in highlighting the causes and consequences of disability (Burchardt 2004; Mitra 2006) and complements the social model of disability: both recognise the social causes of inequality

and disadvantage experienced by disabled people, and how their opportunities ‘to be’ or ‘do’ can be restricted by structural barriers (Burchardt 2004). As such, disability is a social construct, “a deprivation in terms of capabilities or functionings” (Mitra 2006) requiring social change. Improving disabled people’s employment capabilities requires addressing social, institutional and structural barriers to their access to employment and self-employment.

Having the freedom and ability to achieve work roles that individuals choose, value and are capable of is important for their wellbeing (Sen, 1999). If disabled people are to be successful in establishing sustainable and economically viable businesses, and achieve financial independence, it is important to identify if they are being constrained in their enterprise because formal support and resources are lacking or inadequate in meeting their needs. This will help generate policy interventions to produce inclusive advice and support services for disabled people wishing to transition from employment, underemployment or unemployment to self-employment. Our qualitative study is theoretically informed by the capability approach and explores how disabled people can be better supported while establishing or growing their business, and identifies their unmet support needs during this journey and the types of support required or valued.

Methods

A qualitative design was chosen to elicit an in-depth understanding of disabled people’s experiences of navigating and sustaining self-employment or business ownership, the opportunities and challenges it poses, the support and information required to set-up and sustain self-employment, and unmet needs. Awareness and use of the UK government’s Department for Work and Pension’s *Access to Work* service was also explored. *Access to Work* aims to help employees and self-employed people to remain in or return to work if they are disabled, have an illness or health condition. Provision includes mental health support and/or funding for reasonable adjustments. The latter includes costs for communication support, assistive technologies, coaching and employment of support workers; grants are awarded on a discretionary basis. *Access to Work* does not cover the costs of setting up a business. Fieldwork questions were informed by co-author JW’s personal experiences of entrepreneurship as a disabled woman, and by her advocacy work and the peer mentorship she offers to other disabled entrepreneurs through Universal Inclusion, of which she is founder and CEO.

We conducted 27 semi-structured in-depth interviews and two focus groups, eliciting a final sample of 37 disabled people with varying impairments or long-term health conditions who identified as self-employed sole traders, freelancer workers, entrepreneurs and/or business owners. The study was funded by grants from the Versus Arthritis/Medical Research Council *Centre for Musculoskeletal Health and Work* (www.cmhw.uk) and the Innovation Caucus (funded by the Economic and Social Research Council and Innovate UK). The research gained ethical approval from the Faculty of Health and Medicine Research Ethics Committee at Lancaster University (reference number FHMREC20190).

Recruitment

Interview participants were recruited using a variety of methods: adverts on Twitter and LinkedIn directed potential participants to the study website for further information; the study was advertised through the social media accounts and newsletters of disability organisations; we contacted business owners/entrepreneurs from within our personal and professional networks; and we recruited through Universal Inclusion.

Individuals who contacted the study team expressing interest in participating in an interview were emailed a participant information sheet and consent form. A convenient time for participating in a face-to-face or virtual interview was then agreed. Interviews were conducted by CM, who ensured each participant fully understood the purpose of the study, the principal areas of questioning, and that they had completed a consent form. Maximum variation sampling was used to elicit a diverse sample, including according to impairment type and type of goods or services provided. Study recruitment continued until a sample that included diverse perspectives was obtained. All participants opted for virtual interviews using Microsoft Teams. Interviews were conducted between January-April 2022. COVID-19 was still a concern for many disabled people/those with health conditions at this time, which may have influenced preferences for remote interviewing. Conducting interviews via Teams with video-enabled allowed observation of participants' body language and social cues. Rapport was established with introductory questions at the start of each interview. Interviews lasted an average of 45 minutes and were underpinned by a semi-structured topic guide.

The two focus groups were conducted in-person by PH and JW with ten delegates attending an event hosted by Universal Inclusion celebrating disabled entrepreneurs' innovation and enterprise. Prior to the event, delegates were invited to participate in the focus groups and were emailed a participant information sheet explaining their purpose and format. The focus groups were facilitated by note-takers.

With consent, the interviews and focus groups were audio-recorded using Microsoft Teams and the in-software transcription checked for accuracy. Participants and any organisations, managers or co-workers mentioned were allocated pseudonyms to ensure anonymity. Audio recordings and signed consent forms were stored securely on password-protected cloud storage and separately from transcriptions and other identifying information.

Data Analysis

Interview data were analysed using thematic analysis, which identifies patterns of meaning or themes across datasets (Braun and Clarke, 2019). A sample of interviews was first analysed by hand to initiate preliminary coding of transcripts. All transcripts were then uploaded to Atlas.ti for full coding. Codes and sub-codes were developed into sub-themes and themes. CM analysed the data independently and then shared a selection of coded transcripts with PH and JW. After

review, the team reached agreement on the overall analysis through discussion. PH analysed the focus group data using manual coding and thematic analysis.

Participant Characteristics

Interviews were conducted with 27 self-employed workers or entrepreneurs (11 men and 16 women) based across all regions of England (**Table 1**). Most interviewees reported at least one physical, cognitive or mental impairment or long-term health condition, the most common being inflammatory arthritis (including rheumatoid and psoriatic arthritis), osteoarthritis and neurodivergent conditions. Participants also reported respiratory, digestive and neurological conditions, type 1 diabetes, spinal cord injuries, anxiety and depression. Three participants were blind or Deaf. The ten participants of the two focus groups (9 women, 1 man) were based in the North of England. Their gender composition reflects that of delegates attending the Universal Inclusion event on enterprise and innovation. All were disabled entrepreneurs but given the public nature of focus groups, they were not asked about the nature of their impairments.

Table 1: Interviewees' profile.

Sample profile of the 27 interviewees	Number and total
Sex	
Women	16
Men	11
	27
Health condition/impairment*	
Inflammatory/non-inflammatory arthritis	10
Mobility impairment	8
Neurodivergent	6
Deaf	1
Visual impairment	2
Mental ill-health	2
Type 1 diabetes	2
Other chronic illness (seizures, asthma, cardiovascular)	5
Type of business structure or self-employment	
Limited Company	9
Self-employment	7
Self-employment and employment	1
Self-employment and Limited Company	4
Social enterprise	2
Community Interest Company	1
Community Interest Company and self-employment	2
Community Interest Company and Limited Company	1
	27

Market	
Goods and services produced for disabled people	12
Goods and services produced for general	15
	27

*Most interviewees reported more than one health condition/impairment

Participants owned businesses that offered either generic goods or services or those designed specifically for disabled people; most provided the latter. Generic services included: consultancy; virtual personal assistant services; advice, counselling and therapy; software development; marketing; communications and media; public relations; engineering and manufacturing. Services and products developed for disabled people included: mobility aids; advising businesses on designing inclusive services; adaptive fashion; inclusive travel services; and digital apps and other technology to support neurodivergent people.

Many of the participants’ businesses created jobs for others: the interviewees alone employed 67 people in full-, part-time or zero-hours contracts, many of whom also had long-term health conditions, or were Deaf or neurodivergent. Several frequently offered paid work opportunities on *ad hoc* projects to disabled freelance workers and apprentices. Some of the focus group participants also employed staff.

Findings

Most participants had become self-employed due to difficulties entering or progressing in their previous employment, including organisational inflexibility, lack of reasonable adjustments and redundancy. They greatly valued the greater autonomy and flexibility that self-employment offered and spoke of its importance for their financial independence and wellbeing. Running their own business, employing others and developing innovative products to improve the quality of life for other disabled people were positive for self-esteem and confidence.

This paper focuses on participants’ discussions of the barriers they encountered when setting up their business and their support needs. Data analysis identified four key areas of unmet support needs. Participants’ accounts revealed that to succeed in self-employment or business ownership, having access to tailored guidance, peer support, funding and reasonable adjustments, at the right time, is critical.

Access to tailored guidance

Like any entrepreneur, participants faced challenges developing skills in sales, marketing and accountancy at the early stages of establishing their businesses. Most noted, however, a lack of easily accessible information and guidance tailored to the needs of disabled entrepreneurs. The need to improve the accessibility of electronic information for entrepreneurs was noted, including through the provision of accessible platforms for screen-reader users.

One concern was the process of registering the company with His Majesty’s Revenue and Customs (HMRC) and understanding how becoming self-employed could affect entitlement to social security benefits. Deciding whether to set up as a sole trader, a limited company or a

Community Interest Company was important and had implications for funding and personal identity. Having started out as a freelance sole trader, Robbie transitioned to a limited business so he could apply for larger grants, giving him a sense of entrepreneurial accomplishment not associated with his disabled identity:

I wanted to be seen as being someone who is more professional with their approach and I didn't want to get business through friends and acquaintances and people give me projects to work on just because they like me and trust me to do a good job...You get much higher level of grants through a limited business. (Robbie)

Nicole lacked information on “employing people inclusively” and “promoting equality” in the workplace, such as having a list of nearby ground-floor office spaces that are accessible for wheelchair users. In response to difficulties finding and navigating information, several participants referred to the need for a digital resource specifically for disabled entrepreneurs to easily access free advice and support on setting up, funding and marketing their business:

A sort of one-stop shop for people would be quite a good thing. I think it would be good to have something specifically for people that are disabled really because there's different sorts of nuances around that. People need a lot of support around what they're going to be able to do, how they're going to be able to do it. (Anna)

Some pointed to the need for a more personal approach. Terry had valued the regular advice and support he had received from his Work Coach at Jobcentre Plus when he was unemployed and wanted a similar service for self-employed disabled people. He needed one-to-one support with an advisor to help him with applications for funding and to the Department for Work and Pensions’ Access to Work service:

...Whether that be once a month with a phone call to see how you're getting along just to monitor your progress, I think that would be something that would be useful... you should have something if you've got long-term health conditions that you could go somewhere to, even if it's just by phone, somebody that you could talk to. This is what I was getting with a work coach at the Jobcentre. They would phone up to see how are you, what have you been doing?... There are loads of things I just do not know, like Access to Work. (Terry)

Access to peer support

In the absence of tailored advice and support, most participants discussed the importance of turning to other disabled entrepreneurs for help. Traditional in-person business networking events were often inaccessible because of a lack of awareness of disabled people’s needs. Nathan, a wheelchair user, spoke of the difficulties of getting to networking events and interacting with others:

...because the dynamics automatically change when you've got someone standing up and when I'm down here [seated in his wheelchair], and you know, automatically, you're judged. (Nathan)

Increased availability of online networking through social media was described as a positive legacy of the COVID-19 pandemic, making it easier to link with other disabled business owners for advice and support. Eddie valued having a wider virtual network:

...networking with people that are in the same kind of boat, really. How they cope, how they work. Brainstorming kind of thing. So, having the access from being here on [Microsoft] Teams and stuff has been like one of the only, because I don't know how to phrase this politely, but good outcome of the pandemic. (Eddie)

Many participants had joined business networks specifically for disabled entrepreneurs. Peer-to-peer networks were regarded as more inclusive than 'traditional' business networks, being based on a shared lived-experience of being disabled, and were an important source of support and business. Ada felt that others with ADHD understood her difficulties:

It's about finding the people that you want to work with. I've never had to particularly go out looking for work because people come to me. So, they talk about finding your tribe, don't they, working with people that are similar to you and understand the challenges. They're not gonna jump up and down because you've missed a deadline...they can understand that that's quite normal. (Ada)

Business networks for disabled entrepreneurs facilitated collaborations and marketing of products and services to both peers and suppliers with similar conditions. Using disability-focussed networks to make personal recommendations, referrals and introductions produced communities of inclusive and mutually supportive business partnerships:

I'm really active [on LinkedIn], I've got I think 6,000 contacts, and several hundred people all neurodivergent and working in neurodiversity. I created my own little universe...I've got a neurodivergent business development person, I've got a neurodivergent salesperson, PR person. My clients come to me to sort their lives out, and then they go 'right I'm in the wrong job, I want to be self-employed' and I put them in touch with all the neurodivergent suppliers...I'm in a very unusual position that I'm not just having my condition but working with it. (Maggie).

Peer support was particularly valued when starting out. Mentorship from an entrepreneur who runs a network for disabled self-employed people helped Carol set up and expand her business. The network supported her mental health and sales of her mobility products to other disabled people:

She gave me advice on different places to look for business because I was thinking before coronavirus of turning the business into a CIC [Community Interest Company]. So, I was talking to her about that and she said, yes possibly. And then coronavirus hit and then it was a big no. And it's just different places that she's given me to look. And the network that she runs didn't just help me with business, but with my mental health as well. Meeting other people with disabilities - well that just opens the door for me because as soon as they see [my product] it's like "ohh, can I have, you know, ohh, can you do me..." So the network's just been brilliant for me because they then mix with all the people. And then it's word of mouth, isn't it? (Carol)

Peer support provided by business networks for disabled entrepreneurs was highly valued for maintaining health, emotional and psychological wellness and countering feelings of isolation, particularly when starting out. Participants without access to peer mentors, such as Nathan, expressed regret that they had lacked this support:

When I was developing my businesses, access to a mentor who was also disabled or had a very good understanding of what it's like to be disabled or live with a disability and also being in business would have been great...understanding those additional challenges. A business advice service that had a good understanding of disability as well, I think that would be useful...it can be very lonely being in business so someone you could just talk to. (Nathan)

Justine had not found any suitable networks to join so created her own by linking up with other disabled people on social media for advice. Some participants drew on support from non-disabled networks. Janet needed further help but preferred to search for business support information independently because she found some disabled people "*don't like sharing information in case you steal their idea*" and said that perceived inequities in levels of received support could cause conflict.

Access to Funding

Almost all participants reported difficulties securing finance to establish and grow their business. Finding financial support was critical and all expressed frustration that the lack of funding available to support disabled people made starting-up difficult and delayed product development. Funding sources were scarce and most had had little success securing funding from banks and other mainstream lenders; some directly attributed this to being disabled.

I've wanted to expand my business for quite a while now. And the barrier, I've found, is going to lenders. As soon as they know you're disabled, it seems to shut a door. We've heard this over and over and over again so many times. I have ideas...about designs or new items that will help people with disabilities that aren't out there at the moment...and it can't happen without that funding. And to get funding is a nightmare really. (Karen)

The risk of not being funded made it difficult for participants to decide whether to be honest with banks and investors; some consciously decided not to 'appear' disabled when approaching funders. Lacking a regular or permanent income due to an interrupted employment history could also make banks wary of investing. Sarah did not tell banks she was disabled; she felt being disabled made her a risky investment from the banks' perspective and lacking regular income made her an even "bigger liability". The innovative nature of some businesses contributed to this perception of risk, and a discussion among the women in one of the focus groups revealed that being a disabled woman further heightened this risk:

It's the intersectionality thing, being taken seriously as a female founder. Access to funding is a challenge at the best of times for entrepreneurs, but when you are disabled, female and have long-term health conditions as well and caring responsibilities, it makes that even harder. I don't mind what people think of me personally, but when it's affecting my ability to earn money, to look after my family as a single parent, that is when it becomes very, very serious really. (Chloe)

Conversely, participants with non-visible impairments spoke of the difficulties this posed when trying to secure funding as investors might not believe they were disabled.

Some participants reported difficulties understanding how to complete application forms for funding and required support to apply. Justine recruited an experienced freelancer to help her apply for funding for her social enterprise:

She had experience in filling out the massive forms and knows the right language to use. But had I not had her I would have been really stuck and not known even like how to fill out a grant...How do you write them? What language are they expecting? What information are they expecting you to put in... how do I talk about [impact] when it's been live only two months and I can't prove its impact? But no previous impact until I've got the funding to be able to finish it! (Justine)

Lack of capital posed a barrier to receiving other forms of investment, including grants requiring matched-funding. Carol's inability to secure investment prevented her from gaining support with product development from a university innovation hub. Conversely, the innovative nature of Heidi's product made it more difficult for her to get investment. Lacking external funding, participants often relied on their own capital or money from parents, if available, while others reported working for free when starting out in a bid to establish partnerships and a good reputation, although this could be taken advantage of. Alan argued that his business, which sought to improve wheelchair-users' mobility, thus improving their independence, confidence and mental health, should be publicly funded as it would reduce government spending on health and social care.

Only two participants were aware of the New Enterprise Allowance (NEA) a government scheme which, from 2011-2022, gave limited financial and business support to people in receipt of specific state benefits. Eddie, a software developer, used the NEA to get a mentor and start a business, despite being told by JobCentre Plus to “*stay on benefits*” without being subject to conditionality because of his health condition. He now felt “*stuck*” because having secured mentorship through NEA and had his business plan approved, he found it impossible to obtain funding due to his poor credit history from working in low-paid, part-time jobs and missing bill payments while in hospital.

Reasonable adjustments and the DWP Access to Work service

The UK Department for Work and Pension’s *Access to Work* (AtW) scheme provides employees and self-employed people with financial support for reasonable adjustments. Nine of the interviewees had Access to Work funding for equipment (adapted desks/chairs, digital hearing aids, mobility scooters/wheelchairs), support workers, mentorship, British Sign Language interpreters, admin/IT support and mental health support. Several participants discussed the challenge of receiving AtW support for reasonable adjustments as a business owner. Lorraine’s experience of applying when self-employed had been “*much more complicated*” than when she had previously applied as an employee, pointing to the AtW advisers’ lack of understanding of self-employment making the process unnecessarily complex. She offered a support service to help other disabled entrepreneurs apply:

The advisors don't really understand what self-employment means, so that's the difficulty. But the whole thing is too complicated and most disabled people will need support getting it and if they don't, they're likely to even not get it, be told they're ineligible, or not get enough or not get what they need...which is why we started this agency to support people in the arts and culture sector get Access to Work. I think that's the reason why most self-employed people don't get Access to Work because Access to Work are doing something wrong.
(Lorraine)

Others reported that advisers did not understand the unpredictable nature of self-employment; participants engaged in short-term contracts faced difficulties explaining this type of working to the advisers, particularly if they were both self-employed freelancers *and* working on a PAYE basis. This ‘gig’ working made it impossible to utilise AtW:

I get Access to Work support as much as I need for my self-employed business, but if I was in a position where I was doing PAYE short-term contract work on film sets, like a lot of our students who are film graduates do - where it tends to be two- or three-week contracts - well you can't get Access to Work on that. It takes too long to get your assessment and the adjustment putting in place for it to work on short-term contracts. The problem then exists that self-employed people are needing to switch between some employed and some self-employed

work and AtW can't cope with the complexity of the realities of this type of hybrid-working model. (Jonty)

Lorraine rarely dealt with the same adviser twice and attributed inconsistencies between advisers' knowledge and approach to support to their high turnover and poor training. This lack of continuity required participants to repeat information already provided, complicating the application process, while the amount of documentation required by advisers to evidence business turnover was burdensome and delayed applications:

It takes ages for them to get back to you with anything. And then it's another person that you have to explain your situation to. So, you get a different person every time, and you're having to explain your situation to every single person that you know that you're being dealt with...you don't get an assigned [adviser] that's going to help you through the process because they block you in every way possible. I did have a lady and then they moved her so then I had to start all over again. (Carol)

Other criticisms of the service included long waiting times, inconsistent communication and a lack of transparency from advisers regarding the type of support available through AtW:

They all have quite a large amount of autonomy as to what they approve or what they suggest. The problem is that people don't know what to ask for, and therefore they don't get it, and [the advisers] are not at pains to describe what you could have. (Maggie)

Service inflexibility also caused difficulties for claimants. For Deaf people, the use of email rather than the telephone was noted as essential, but for Natasha it took *"about 5 or 6 emails that went back and forwards...all creating a delay in my claim and my budget"* before her adviser agreed to discuss her case with her by email rather than by phone. Maggie commented on the stress posed by the application forms being printed rather than electronic:

But my biggest bugbear on a personal level were the forms. In fact, it's so traumatic I've got rid of my printer... And when I said this to them on the phone, and I said, I just can't cope with the fact this is not emailable - the woman said, "I think most people would be grateful and just say thank you." Yeah, I was like, right that's the extent of your training then. (Maggie)

Some felt advisers were deliberately making it an arduous process to limit the number of eligible recipients, to *"make it as difficult as possible...to not give out the awards unless they really have to."* (Harrison). In response, some participants used advocates to navigate the system - disabled peers who were able to draw on their own experiences as successful claimants to support others' applications. When supporting other claimants, Lorraine often quoted the AtW Staff Guide to advisers to secure the right support. This experiential knowledge meant that advocates were

regarded as vital in securing a positive outcome at application, renewal and appeal stages of receiving an AtW award:

I'd never heard of it until I met [advocate]. [Access to Work] said no at first, but...[she] challenged it and we got it. I wouldn't have got it if it wasn't for [advocate]...I ended up getting awarded for two or three years. And I got a desk, I got a chair, I got equipment and I also got mentorship and funding for digital input as well. So, in the end I did quite well. (Carol)

Two participants' applications were unsuccessful as their business income did not meet the threshold required. Several participants had been deterred from applying for AtW support because of previously negative experiences, including having to answer intrusive questions or repeatedly recount their difficulties. Nathan found the process "disempowering" and decided not to reapply:

Some of the questions that they were asking and stuff like that, it just didn't sit right with me...I think if I was desperate, then I might do it. But since I'm not desperate, I don't want to put myself through the humiliation of it. (Nathan)

Some discussed the negative impact of the application process and administrative burden on their health and wellbeing. Maggie spoke candidly about how regularly submitting forms to the service affected her mental health.

I can honestly tell you that from the middle of each month it would start making me feel nauseous and very tense and head aching and foggy. And that's two weeks in every month that it was stressing me out to the point where I couldn't be productive and I thought, no, this has gotta go. This is costing too much to claim. (Maggie)

Discussion

Our findings confirm that disabled people face serial inequities in the labour market. Barriers in access to inclusive education, qualifications and training are reflected in their higher rates of insecure and low-skilled work, unemployment, underemployment and economic activity (Navani et al., 2023). Given this context, self-employment is an important source of income and financial independence for disabled workers, yet our study illustrates how, here too, disabled people face further inequities. Between 2014-2022, self-employment fell at a greater rate among disabled than non-disabled workers, from 2.1 percentage points to 13.6%, compared with 1.4 percentage points to 12.1% respectively (DWP, 2023a). Our participants' accounts suggest this may reflect the additional barriers that disabled people experience when trying to set up and grow sustainable businesses; barriers that other entrepreneurs do not face and relating specifically to being disabled. Informed by the capability approach, our study found that participants' freedom

to establish and expand their businesses was constrained by institutional and structural barriers: participants lacked tailored and accessible formal information on establishing a business; funding opportunities to start-up and grow the business were scarce and further complicated by negative attitudes from banks and investors and difficulties navigating application systems; and the process of securing financial support for reasonable adjustments from the government's *Access to Work* service was challenging and often required support from peers.

The capability approach proposes that being able to engage in valued roles and activities is important for wellbeing (Sen, 1999). Our participants greatly valued the flexibility and autonomy that self-employment offers, and described how it supported their health and wellbeing. Disabled entrepreneurs and self-employed workers provide both monetary and social value (Austin *et al*, 2006) and a particular source of pride for our sample was being able to employ others, including other disabled people, contributing both to the economy and addressing the disability employment gap. Many drew on their lived experiences as a disabled person to produce innovative products and services to help improve the quality of life of other disabled people, resonating with previous research (Jammaers and Williams, 2023). However, we found participants' *capabilities* (Sen, 1999) – or opportunities - to achieve their goals were constrained by institutional and structural factors, and their accounts revealed their frustration, disillusionment and anger when describing their difficulties and unmet support needs.

Accessing information and peer support

All self-employed people require information on what kind of business model they should adopt and how to comply with tax and legal regulations (IPSE, 2019). Our participants reported lacking information on establishing a business that was accessible and tailored specifically to their needs; current information was disparate and often insufficiently nuanced to be helpful, delayed starting up, caused anxiety about getting it right and led to difficulties securing *Access to Work* support. The format in which the business is registered with HMRC (i.e. as sole trader, limited company, social enterprise or Community Interest Company) has implications for receipt of state benefits, eligibility for grants and the type of support available from the *Access to Work* service. The Taylor Review of Modern Working Practices (2017) pointed to the need for advice to be available for unemployed people wishing to move into self-employment; our research indicates formal advice and support services are also needed for disabled people venturing into self-employment.

Lacking relevant advice and information, many of our sample turned to disabled peers for support. Like Adams *et al* (2019), we found barriers in accessing traditional in-person networking events due to physically inaccessible venues and difficulties interacting with non-disabled entrepreneurs. Our participants, then, valued having access to online virtual networks, which overcame some of these barriers and allowed them to connect with peers engaged in similar work or with shared identities. Online and in-person networking with more experienced disabled peers provided participants with practical advice, a supportive community, and a ready market for goods and services, particularly for those designed for disabled people. Peer networks also provided job opportunities for disabled people via personal recommendations and introductions.

Disabled peers also played an important role in supporting new claimants secure funding for reasonable adjustments from *Access to Work*. While social support from co-workers has been shown to be important for disabled employees' health, wellbeing and job retention (Holland and Collins, 2022), little research has explored the importance of peer support for enabling and sustaining their self-employment. Our participants regarded peer support as important for maintaining their health, emotional and psychological wellness during the various stages of business venturing. However, some participants regretted lacking access to virtual or in-person peer networks. Given their importance, further resources and support are needed to establish, highlight and sustain peer self-employment networks.

Funding

Almost all our participants experienced difficulties accessing funding to establish and grow their business. Disabled self-employed people often lack savings and start-up capital if they have an inconsistent work history or low previous earnings (IPSE, 2019; Adams et al, 2019). In our sample, these difficulties were compounded by encountering negative and discriminatory attitudes from banks and investors when they applied for funding. Sources of funding, from both the financial sector and the government, were reported as scarce, and when opportunities were identified, participants' accounts indicated that funders could perceive them as lacking capability to succeed. Many of the women reported that gender posed an additional barrier to securing finance. A UK review highlighted that accessing funding was the primary barrier to female entrepreneurship, with female-led businesses receiving less funding than male-led businesses from start-up to scale-up (Rose, 2019). Our study builds on the findings of this review by revealing the additional difficulty that being a *disabled* female entrepreneur poses.

Banks and most private investors are risk-averse, operate as competitive businesses and use the same criteria to assess eligibility to loans for both disabled and non-disabled applicants. Financial institutions focus on return on investment, not the non-pecuniary benefits that self-employment offers disabled people. This indicates the need for increased access to bespoke funding from government or from social enterprises who recognise that disabled entrepreneurs start from an unequal position, and that self-employment can be beneficial for health and wellbeing (Giupponi and Xu, 2020; Lawton Smith and Winstanley, 2024). Indeed, some of our participants referred to the need for bespoke funding specifically for disabled entrepreneurs. Their other suggestions to help them secure finance included: providing coaching in writing strong applications; designing accessible application forms; and application processes that allow submission of videos or pictures rather than typed text. Increased access to start-up funding would support disabled people wishing to move from unemployment or unsuitable employment, although this does not negate the need for better access to good-quality, secure work.

Only two of our participants had heard of the UK government's New Enterprise Allowance (NEA) and only one had used it. The NEA provided recipients with some financial support for six months and guidance from an experienced business mentor with writing a business plan to seek funding. The Taylor Review of Good Work (2017) highlighted the NEA as '*a step in the right direction*' yet

the scheme was withdrawn in 2022 and not replaced. This is surprising, given successive governments encouraging entrepreneurship to promote enterprise, alongside their concerns to reduce welfare spending and close the disability employment gap.

The DWP Access to Work service

The AtW service provides disabled employees and self-employed people with financial support for reasonable adjustments. Previous studies have shown that support provided by the service is highly valued by claimants in helping them to remain in or take up work (Dewson *et al*, 2009; Adams *et al*, 2018). Our participants regarded receiving an AtW award as invaluable in supporting their enterprise. However, consistent with previous studies (Dewson *et al*, 2009; Adams *et al*, 2018) we also found difficulties associated with navigating the service, understanding the type of support available, and stress due to administrative burden and dealing with multiple AtW staff, indicating conflict between its intent and its administration (Lawton Smith and Winstanley, 2024). Difficulties with the application process caused stress and served as a deterrent for some. Notably, participants who had previously applied as an employee commented on how the process was more difficult when applying to support self-employment. Self-employed claimants certainly appear subject to stricter conditions to be eligible, and remain eligible, for funding than employees. The AtW Staff Guide (DWP, 2023b) states that self-employed applicants must first “demonstrate that the business is a viable and legitimate concern” to be eligible for funding for reasonable adjustments and must achieve a minimum annual turnover by year three; in 2022-23 this required having a minimum annual turnover of £6,396 (DWP, 2023b). This poses a barrier to people requiring reasonable adjustments to be implemented *before* they can write a business plan and apply. Furthermore, awards are terminated if businesses that have previously not satisfied the viability test fail to achieve sufficient turnover between annual review periods. When this occurs, self-employed claimants are ineligible to reapply for a further award for self-employment for five years, unless it is for a “different type of business to their previous one and satisfies all other criteria” (DWP, 2023b).

Following complaints from applicants about the AtW service, an investigation by the Parliamentary and Health Service Ombudsman concluded that the DWP had tightened up the eligibility criteria for self-employed applicants, by requiring them to demonstrate their business generates a specific level of profit, without conducting research or engaging with the sector. It concluded that changes to the eligibility criteria “had a particularly detrimental impact on...deaf and self-employed customers” (Parliamentary and Health Service Ombudsman, 2017). In response, the DWP appointed specialist teams to manage applications from self-employed people and improved staff training, but our findings indicate that more needs to be done to improve the application process and support applicants. Our study highlights that the lengthy application process presents problems for self-employed people or freelancers working on short contracts, which might have finished before the application is processed. Some participants had withdrawn their application or decided not to reapply due to the administrative burden, and what one referred to as a disempowering and humiliating process. Grants for provision are given

on a discretionary basis by AtW advisors; several participants highlighted that advisors needed better training on the nature and various forms of self-employment, and to explain to self-employed applicants what types of support might be available to help applicants request the right support.

Conclusion and policy recommendations

Our findings are drawn from in-depth interviews and focus groups with 37 disabled entrepreneurs offering a broad range of goods and services. The study was strengthened by JW's personal experiences as a disabled entrepreneur and peer mentor. Our understanding of the difficulties accessing information for disabled entrepreneurs would have been enhanced by having a greater number of participants who were blind, visually impaired or Deaf.

Given the increasing proportion of the working age population that is disabled or has a long-term health condition (DWP 2023a), it is more important than ever to address inequities in their access to employment and self-employment. Self-employment offers disabled people greater flexibility, choice and control over their working hours and working conditions and the opportunity to craft a career that suits their abilities and capacity. Further action is needed then to address the institutional and structural barriers to their access to self-employment. Interpreting our findings through the lens of the capability approach highlights the institutional and structural causes of the inequality and disadvantage experienced by disabled people wishing to embark on entrepreneurship, a decision many make in response to barriers faced when working as employees. Institutional and structural barriers that prevent individuals from engaging in activities important to them can undermine wellbeing (Sen, 1999). This was illustrated in the frustration and anger evident in many of our participants' accounts as they found their business success and financial independence threatened by inaccessible information and services, discriminatory attitudes, barriers to funding, and ill-functioning state support. Our findings contribute to a social barrier conceptualisation of disability by highlighting how these institutional and structural barriers were specific to *disabled* people wishing to establish or expand their business. Establishing how disabled people are constrained in their entrepreneurial endeavours is vital for developing policy interventions to promote their success in establishing sustainable and economically viable businesses and achieving financial independence.

Recent commentators have highlighted that self-employed disabled people receive insufficient support from government (IPSE, 2019; FSB, 2022), and regional differences have been observed in access to peer support networks and applications for *Access to Work* funding (Lawton Smith and Winstanley, 2024). Our findings add additional evidence to the growing disability and entrepreneurship literature by raising awareness of their unmet support needs and the types of support self-employed disabled people require and value, namely tailored and accessible information on establishing a business, start-up and investment funding, and improved support from the DWP *Access to Work* service for reasonable adjustments. These unmet needs undermine disabled entrepreneurs' ability to establish sustainable and economically viable

businesses and plan for growth, putting them at a disadvantage in relation to non-disabled competitors. Strategies that promote disabled-led enterprise should be a key policy priority.

Our findings point to the need for an online centralised resource containing information, guidance and support specifically for disabled people wishing to establish or expand their business. This should include information on: the various formats in which a business can be registered and implications for eligibility for funding and state benefits; sources of funding for business start-up and expansion, including funding specifically for disabled people; guidance on employing others; details of regional and national business networks, including those specifically for disabled entrepreneurs; peer mentorship schemes; accessible step-by-step instructions on applying to the *Access to Work* service tailored to self-employed applicants, including information on the support available, case studies of successful applications, and details of peer networks/advocates able to support applications.

Disabled entrepreneurs face additional institutional and structural barriers in establishing and growing their businesses that other entrepreneurs do not face. These barriers relate specifically to being disabled and include the absence of tailored and accessible formal information on establishing a business, difficulties securing funding for business start-up and growth, and difficulties securing financial support for reasonable adjustments from the *Access to Work* service. It is vital that these areas of unmet need are addressed, given the importance of self-employment for many disabled people's income and financial independence.

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Declaration of interest statement

Jacqueline Winstanley is the founder of Universal Inclusion, which offers support and mentorship to disabled entrepreneurs and provided the Secretariat for the former All-Party Parliamentary Group (APPG) for Inclusive Entrepreneurship. Paula Holland and Cara Molyneux have no competing interests.

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