

Support Service Providers for Disabled Entrepreneurs

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Abstract: *The variations in understanding of developing entrepreneurship by different support service provider (SSP) organisations for disabled entrepreneurs have been explored from this qualitative research. The aim of this paper is to explore the experiences of support service provider (SSP) organisations for developing entrepreneurship for disabled people. A few number of support service provider (SSP) organisations deliver entrepreneurship services for the promotion of entrepreneurship for disabled people throughout the globe. This paper examines the experiences of SSPs for creating enterprises by disabled entrepreneurs in the context of a developed country. Some thematic assumptions have been made from this study on the issue of entrepreneurship development for disadvantaged people and the understandings of different service provisions. A qualitative approach employed to explore the experiences of three different SSP organisations in the United Kingdom. Data have been collected via interviews and grounded theory analysis has been used for thematic understandings. Later on, it linked to promote disabled entrepreneurs business resources through their service experiences from different SSPs. The authors also assumed that the mechanisms and the experiences of SSP provisions from developed country's examples could help Bangladesh for developing entrepreneurship practices especially for disadvantaged and disabled people. This conceptual paper is also considering for some quality solutions about how and why SSP serves entrepreneurship solutions for the disabled people and will contribute to the knowledge and practice for developing future area of entrepreneurship research.*

Keywords: *Support service providers (SSP), Disabled entrepreneurs, Disabled entrepreneurship, Entrepreneurship resources.*

1. Introduction

Recently the concept of 'entrepreneur' has been explored more broadly and there is a growing body of literature which analyses entrepreneurs from a wide variety of perspectives, particularly within a genre that has been termed minority entrepreneurs. However, constituting a meaningful percentage of the overall population of entrepreneurs little has been written about disabled entrepreneurs. Nowadays, disabled people, like

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everyone else, seek and obtain qualifications and use them to gain employment, business, and income. However, this notion is partly contradicts the general impression of 'disability' that instinctively implies that some forms of social welfare, in the context of developed country, and protection is the answer and the people with disabilities are unsuitable for thoughtful business. This in turn leads to a hesitation about the ability of disabled people to establish a viable business or business ownership. The general assumption is that being disabled, it is hard to find jobs, and creating jobs through entrepreneurship process would be probably harder. It is not only shows a lack of confidence in the capabilities of people with disabilities, but also reflects a typical view about entrepreneurship or self-employment being something, which requires powers greater than the average person possess.

The entrepreneurship challenges for disabled and disadvantaged people have examined in detail previously by Boylan and Burchardt (2003) in the context of developed country. They identified difficulties in obtaining start-up business resources including the lack of own financial resources, poor credit rating, disinterest and discrimination on the part of the banks as one of the principal barriers encountered by people with disabilities when considering starting a business. Other barriers identified that including the fear of losing the security of regular benefit income, and the unhelpful attitudes of some business advisers. In practice, establishing a new business is loaded with some difficulties, whether one is disabled people or not disabled. Indeed the types of enterprises started by disabled people are as varied as those started by any other community of people, and their business problems are broadly very similar to those of other enterprises. On this notion, some support service provider (SSP) organisations have established as specialized organisations for delivering the special services to special people in the community and society. This paper challenges that perception and experiences of support services organisations where these are now heavily engaged to create disabled entrepreneurs, a forgotten minority group in the domain of entrepreneurship. SSPs are user-controlled organisations providing disability related services in response to local needs (Barnes, 2002). Such organisations are important to this study, as they are examples of novel types of service for disabled people.

Therefore, our paper focuses on the understanding of disabled entrepreneurship on why and how the support service provider (SSP) organisations deliver the entrepreneurship services to disabled entrepreneurs. This is a qualitative study to develop a conceptual understanding in the field of disabled entrepreneurship, and a further attempt is made to explore the entrepreneurship resources gathered via experiences of SSP organisations in the United Kingdom (UK). In particular, how SSPs have engaged, and what are different types of capital resource-interactions in contributing to disabled people on their entrepreneurship process. In practice, disabled people traditionally get varieties of

support with some special mentoring services from disability service provider organisations. If disabled entrepreneurs need special resource organisations for promoting their own entrepreneurship, what type of basic understanding of entrepreneurship resources and how they are covering support services to develop entrepreneurship could be a burning question? Moreover, an individual empowerment was the key aspect to be considered by SSPs services. This paper is prepared by a qualitative data set by interviewing the key stakeholders of SSP organisations. From our analysis, the thematic consideration was followed in two steps coding procedures under grounded theory analysis (Charmaz, 2006). The concept of this qualitative data gathering was to make a more broad description of understanding about the general resource environment in a meaningful way by SSP for disabled people in the UK. The typical business resource is used on a new firm's entrepreneurship resources but our paper was appealing the nature of delivering the resources for disabled entrepreneurs via SSP organisations on how to build an individual firm for operating an independent business. Our research query was how and why SSP organisations provide entrepreneurship service for disabled people or other service to disabled people and entrepreneurs. We, the authors also assumed that the mechanism and the service experiences of SSP provisions from developed country's examples may help Bangladesh for developing entrepreneurship practices by observing the experiences. That might be more helpful especially for promoting the entrepreneurship disadvantaged and disabled people in Bangladesh.

2. Background of the Study

Over the past and this decade the term 'entrepreneurship' has received increasing levels of academic, media and government attention. The primary reason for such attention is the well-documented evidences of the positive relationship between entrepreneurship and economic growth. It has been, therefore, in the best interests of academic researchers to engender an entrepreneurial culture that advances the development of indigenous enterprises, and the promotion of individual entrepreneurial attitude within such a culture that furthers entrepreneurship development. Yet another approach considers the role of entrepreneurship in helping disadvantaged persons in society break away from their unprivileged positions (Korten 1980; Brown and Covey 1987; Alvord, Brown, and Letts 2004), serving as a potential device for poverty alleviation (e.g. Krishna, Uphoff, and Esman 1997; Taub 1988; Bornstein 2004), a solution to unemployment or discrimination in the labour market (Fairlie 2005) or a tool for the social inclusion of minority groups (Fairlie and Meyer 1996; Maher 1999; Mata and Pendakur 1999; Anderson, Honig, and Peredo 2006; Anderson, Dana, and Dana 2006; Pavey 2006). Despite attention devoted to the role of cooperatives, job subsidy programmes, occupational training and volunteer organisations in achieving social inclusion of disadvantaged persons (Bode, Evers, and Schulz 2006), extant theory has not fully addressed the mechanisms by which

disadvantaged persons can enter entrepreneurial activities, nor has it considered the role of power in this process (Armstrong 2005; Lukes 2005; Nicholls and Cho 2006; Chell 2007). We contend that the study of entrepreneurship among people who are disadvantaged represents a specific and important instance of minority entrepreneurship that may warrant a distinctive framework. Towards this end, we develop a conceptual framework of entrepreneurship that focuses on the forces of domination that underlie the integration of disabled persons into entrepreneurship. We define disadvantaged persons as those individuals who have difficulty integrating into the marketplace and typically are located outside the mainstream of social and institutional support for entrepreneurship, such as disabled persons (Pavey 2006) or visible minorities (Fairlie and Meyer 1996).

In the UK, entrepreneurship for the disabled people was a relative issue because most of the disabled people officially receive state-based UK welfare benefits as a disabled person from their government. However, their self-employment is to add their lives to give an additional professional identity in the society. A self-employed person in his or her own business is called an entrepreneur in this paper. In this case, an important issue is whether support service provider organisations adequately understand the basic phenomena of the actual promotion of disabled entrepreneurship at UK. It was assumed that SSPs did not have the comprehensive understandings about the lack of knowledge from service providers to promote disabled entrepreneurship.

Independent living is about disabled peoples' struggle for the removal of environmental and cultural barriers that oppress disabled people. Some social organisations are user-controlled agencies providing disability related services in response to local needs (Barnes, 2002). Such organisations are important to this study, as they are examples of novel types of service for disabled people. They are often located in the voluntary or charity sector, are run by disabled people, and employ disabled people to provide these new business services and trainings. In the light of this, it is necessarily important to spot some support service organisations that are importantly pertinent and relevant to disabled entrepreneurs. However, these organisations are working under different visions under the broad umbrella of developing disabled communities, for example, employment support training, research and consultancy against social crime and above all the policy development for the disabled community.

Someone who is a member of one or more voluntary associations may have more extensive social networks than a more socially isolated person. In particular, we might expect group members to have more weak ties, a factor that is associated with success on the labour market because weak ties are thought to be particularly effective sources of information. So, someone who wants to move into or remain in self-employment is likely to find it easier to mobilise resources, find customers, obtain finance and advice if they

have a more extensive network, and membership of voluntary organisations is likely to facilitate the development of such a network. However, experience of self-employment in the form of entrepreneurship may be important for at least two reasons. First, individuals may learn certain skills that make successful self-employment more likely. Second, longer experience may present the opportunity to save the financial capital required for successful entrance into self-employment. Therefore, it is expected that the amount of prior experience of entrepreneurship or self-employment understandings will have a positive effect to explore effective entrepreneurship practice. The people of the SSP organisation would be helpful if the people and staffs of this organisation had a better understanding of entrepreneurship for disabled people when providing entrepreneurship services.

3. Objective and Research Strategy

The objective of this paper is to explore the entrepreneurship service experiences of SSP organisations to develop entrepreneurship services for disabled people and disabled entrepreneurs. The query was about how and why SSP organisations provide entrepreneurship service for disabled people.

Three organisations were chosen through convenience sampling. In our study, three SSPs were very heterogenic in nature i.e. size, location, and their organisational objectives. From this small group of representation, the Local service provider (denoted as LSP) was comprised more of disabled activists' organisation, the National service provider (denoted as NSP) was heavily engaged with business promotion and activities for disabled people and the International service provider (denoted as ISP) was the international third sector and voluntary organisation. These organisational operations were generally based on business support and skill training but not purely working with the disabled people's business ventures. However, the following briefs of business support service provider's organisations were included as an example of representation of delivering entrepreneurship services. For easy recalling, we used the term Local SSP as LSP, National SSP as NSP and International SSP as ISP.

Since this research was a qualitative inquiry, therefore, respondents were total five persons from three SSP's. Altogether five respondents including four project managers and one director were assigned for the research interviews. Data have been collected by semi-structured interviewing process by the first author, transcribed and analysis followed by two steps procedures of grounded theory analytical mechanism (Charmaz 2000, 2006) via *NVIVO 9* software. The major research fieldwork notes for Interview guide and probes some were as follows:

1. Current range of business support available for disabled entrepreneurs
2. Notable achievements of local or regional business support service
3. Perceived gaps in the business support available
4. Barriers faced by SSP
5. Barriers faced in setting up a business for disabled people
6. Potential for participation of disabled people in business
7. Support continue and resource for disabled entrepreneurs in the future
8. Specific needs to be addressed to develop disabled entrepreneurs' business

Following the direct version of Charmaz (2006) by using different nodes container (*NVIVO 9* software) then followed in a straightforward way to understand the different emergent themes from the interview data. Then all nodes of data linked with some following thematic sections based on axial coding mechanism of grounded theory.

4. Findings from thematic analysis and discussion

The first organisation was the Local service provider (LSP) and local UK charitable organisation, based on one of the biggest city in the UK. It was established more than one decade ago, in 2002, and offers working models of community-based support for disabled people to access employment and self-employment within the local area. As an organisation controlled in the majority by disabled people, it has the potential to provide community-based employment and training to disabled people seeking to overcome social exclusion through obtaining paid and other works. Specially, this organisation supports disabled people to find and stay in employment and to develop work related skills and trainings. They provide initial advice to people who want to move into self-employment and signpost them to further support. They also sometimes continue providing clients with peer support subject to the availability throughout the early stages of business start-up as this helps to improve their confidence for small business development.

The second organisation, National service organisation denoted as the NSP, helps people with long-term health conditions and disabilities to become self-employed and start their own businesses. They hire professional business advisers to deliver and give personal, one-to-one assistance through every stage from developing their (disabled people) business idea, market research, business planning and cash flows, marketing and business launch. Support continues once the business is trading during the critical early stages

depending on the client's mutual agreement. This organisation provides straightforward business information booklets plus advice on help specific to disabled people. It has also provided a membership network support to disabled people in professional and managerial positions. The support offered includes email and telephone support lines and a setting-up in business guide. They have also carried out advisor training with Business Link in the UK.

The third organisation is the International service provider denoted as ISP, an international non-government organisation (NGO) that helps to set up disabled people in all aspects of life including employment or self-employment training. They run a few national programmes with various names and timescales in collaboration with one UK commercial bank to help disabled entrepreneurs on a one-to-one basis with support tailored to the needs of each individual. Especially the ISP, in other ways, worked with disabled people and business employers to gain and sustain employment for the disabled, or training for work and to show the self-employment initiatives. It also runs an international programme with some European countries to build or promote a culture of disabled entrepreneurs' business.

We, the researchers and authors have tried to understand their entrepreneurship and self-employment delivery working-pattern or behaviour and resource attention for disabled entrepreneurs, and whether this entrepreneurship work placed in action in a much prioritised aims and objectives within in these different types of SSPs. The following Table-1 is the brief stories of nature and structure of the three organisations' comparative findings in our thematic research.

Table-1: Three Support Service Provider (SSP) organisations

Subject	Local SSP	National SSP	International SSP	Remarks
Year of Establishment	1998	1987	1965	
Basic service delivery	IT training, basic employment workshop, Social gathering, help to get disability allowances	Employment training, IT, business skill, provide premises for business purpose (Rent services)	Livelihood, IT, skill training, employment and self-employment training, limited financial intermediaries	

Nature of the organisations	Disability Activist	Practitioner/development agency	Non-Govt. Organisation (NGO)	
Geographical coverage	Greater Manchester, UK	Great Britain (except Northern Ireland)	Great Britain including 26 countries	
Organisational legislation	Registered Charity	Charity and Social Service Agency	Non-Government Organisation	
Employer and management	Only disabled people	Run by both disabled and non-disabled.	Run by both disabled and non-disabled.	
Employees	Disabled people	Both disabled and non-disabled.	Both disabled and non-disabled.	
Proportion of disabled people (%) as employer	100%	50%	Lower than 50%	
Organisation approach	Client-based approach	Client-based approach	Tailored approach	
Entrepreneurship resources service – Human Capital	Yes	Yes	Yes	
Entrepreneurship resources service – Social Capital	Partly	Yes	Yes	
Entrepreneurship resources service – Financial Capital	No	Partly	Yes (partial)	
Supporting Start-up finance	No	No	Yes (partial)	Partial means arranging grants and bank fund by stipulated projects.
Arranging Start-up Training Skills	Yes	Yes	Yes	
Present Activities	Both Employment and Self-employment training	Both Employment and Self-employment training	Disabled livelihood services, trainings and self-employment services	

Number of employees (Full-time)	15	35	UK service	
Nature of self-employment Support	Training programme	Training and arranging regular social interaction	All types of livelihood services for disabled clusters.	
Branches/office	One	Two	Four regional branches in UK	

Source: Authors' construction from this study.

The findings from our research classified in a broad spectrum of thematic discussion developing entrepreneurship development for disabled people. These thematic understandings are as follows:

4.1 Why providing entrepreneurship service?

Based on our research inquiry, we found SSP experience varies from organisation to organisation. The experiences based on different types of people's disabilities lies differently with people. Sometimes it was very hard to identify the level of disability (or how intense it was) and how much support they needed for a new business development. From their (SSPs') experience, it was found that understanding the business needs was not the priority over disability service or livelihood needs- or could possibly say disability covers the individual requirement, which was different in nature for individual disabled entrepreneur.

“Disabled people have the same opportunity to be an entrepreneur- perhaps they need more support- as we are here for supporting them to promote their unique and individual business needs depending on how intense it is. It is difficult to determine sometimes the common needs of disabled entrepreneurs, because there are lots of varieties in disability means, i.e. sensory impairments, physical impairments, etc.”[Director, National SSP]

Moreover, understanding self-employment or entrepreneurship, and the ability to identify the different business resources by SSPs for disabled entrepreneurs depends on business resource requirements and disabled entrepreneurs' needs. An SSP may understand the reasonable meaning of self-employment or entrepreneurship for disabled people in terms of working hours and the flexibility to manage work environments. ISP provided the reasonable adjustment for the working environment like IT and favourable work.

“Self-employment is a flexible option for disabled people because it gives options around the times they work so for example if it takes longer to get up in the morning

they can start later and finish later; it is also easier to work around times when you need to attend for medical treatment or if you are unwell. For example, you can still communicate online even if you need to stay in bed. [Director, international SSP]

In some instances, it is the only work available to someone with a disability particularly when unemployment is high and many employers do not recognize the advantages of employing a disabled person or the support that is available through our project 'access to work' to provide reasonable adjustment to the workplace and provide specialist software if required." [Director, International SSP]

LSP understanding reveals that disabled people and disabled entrepreneurs' needs are different in their nature. Disabled people need to improve their livelihood; they need help with equipment and services to ease their lives. But disabled entrepreneurs need their business support and mostly special business support to develop their business venture. It could help them in their personal lives in other ways. If they get the expected support to promote and develop their business, it will be helpful in equipping their personal lives, which are related in another way with disability or impairment.

"We understand that disabled people need the social services for various reasons depending on what kind of disability they have. Disabled entrepreneurs needs are different. We try to help them according to our organisational objectives and trying to get their needs to set our services in a meaningful and productive way." [Manager, Local SSP]

Moreover, the services from SSPs were designed to accommodate the needs of disabled people who were in business or approaching to start a business. But how many effective and appropriate services they are currently providing for the disabled entrepreneurs - these are the crucial questions to investigate. I observed these SSPs have some lack of resources to provide efficient and effective business start-up support to the disabled entrepreneurs.

"However, it is the impact that our organisations and our advisors who work for them [disabled entrepreneurs] to deliver the services continue to provide the information and advice. Our business advisors across the UK can use to ensure that the service we provide is fully inclusive and accessible for disabled people or disabled entrepreneurs." [Project Manager, International SSP]

Understanding why SSPs were dealing with self-employment services based on their social objectives of their own organisations like SSPs, livelihood satisfaction, level of disability needs support. The self-employment services were not that much resourceful or they did not follow comprehensive mechanism to develop self-employment theme.

4.2 Reintegration business development for disabled people

This research found that SSP organisations are generally focused on those particular disabled people who were just setting out to seek business advice or about to start their businesses or in their early stages of running their own businesses. The ISP has primary focus on establishing the identity of disabled entrepreneurs. If there was any special consideration of attracting more disabled entrepreneurs the methodology for marketing or attracting to engage with SSP activities varied across the responded SSP organisations. Some put clients at the centre of the activity, including visiting them at their premises, offering information in different formats and by asking, each client how their needs could best be met. The SSPs arrange seminars, workshops and other events, either independently or with the help of other disability and business advisory-umbrella organisations. The use of language in publicity material, as well as the marketing and promotion strategy adopted, was also cited as a method used for the encouraging inclusion of disabled people employment or self-employment. Therefore, a type of re-integration effort (which criticised the opposite term of rehabilitation) had been observed for disabled people business development. Moreover, this reintegration economic effort was an implied factor or way to promote or help disabled entrepreneurship in UK society.

“We understand a rehabilitation effort in terms of self-employment training support so therefore we could say a disabled entrepreneur advice / networking effort to serve – a place where people of similar disabilities can share ideas of business practice and how to deal with disability in employment.” [Director, International SSP]

Economic renovation via self-employment has not been reviewed in this study. However, in this paper, we can conceptualize this in a developmental effort for empowering disabled people in a mainstream economic activity. But there was a hidden conflict whether the SSPs were really trying to initiate the self-employment or entrepreneurship skill opportunity for better livelihood to disabled people.

“Training is there, it is the same for a disabled person and also as for a non-disabled person. It’s the support that needs looking at for vocational treatment as well as reintegration of their needs. Better access, seating, tables to lean on, trainers need to be trained themselves.” [Manager, National SSP]

Moreover, it could be said that SSP efforts lack an appropriate marketing level to reach different types of disabled clients for new entrepreneur for receiving their service. Lack of motivational marketing skills program via SSP services is also responsible for limited outreach for disabled people of UK. It was observed that there was scarcity of internal resources within SSPs for being capable of promoting self-employment business. The

internal resources are among others include experts, skill trainers and network or potential resources.

4.3 Channelling business resources

The issue of generalizability of understanding business start-up needs was not that extensive and especially difficult to be assessed because of the size and the nature of SSP organisations' activities within this study. However, SSP's participants were chosen by the consent, convenience and their availability to interviewing approval. But, respondent organisation group was highly heterogenic as they varied in size, location and strategy and objective to provide the service for disabled people. However, all these organisations were providing and mentoring human capital as business resources within a similar way of understanding. Skill training workshop and other training mechanism (i.e. human capital) their business skills were observed to be the mentoring approach taken by these organisations. It is important whether disabled entrepreneurs and their SSPs identify the basic human capital needs from disabled entrepreneurs, and if, how they get the optimum benefit of their SSP service delivery services. What level of barrier from disability or disabilities restricted the human capital development for business start-up for disabled clients, or else, what kind of real barriers were experienced to serve the human capital development skill should have been focused via SSPs.

The level of understandings of three SSPs about the basic human skills for business development reveals difficulty in accommodating different technological equipment for disabled people. For example, one disabled entrepreneur needed special computer software to operate their business. In practice, sometimes it was very difficult to provide and arrange that particular type of computer according to that specific disability, or it took a long time to get the computer from the IT supplier. So therefore, there was sometimes a problem of accommodating disability with the business start-up service deliveries. But it was not always the case. These SSPs were generally delivering the training skills, which were basic for all clients and easily understandable and relatively easy to apply. They are not providing the most professional training quality and support but they are intended to help to get the basic realization of doing business as a disabled person. SSP's understand that disabled people have a long tradition of unemployment and they may have little aspiration for business. These support service organisations have shaped and designed some of their special programme for building the confidence for disabled people who wish to enter the business. These programmes built in by focusing motivational inspiration. Therefore, the understanding to build a motivational programme with a business case created a great impact to develop disabled entrepreneurship within developed culture or society.

“Also, some disabled people may have been unemployed for a long time - they may have low self-confidence and self-esteem – and this can mean that they may seem to be apathetic, have limited aspiration or may not be easily able to identify or demonstrate their own skills. But this may not be a true picture of the individual's latent abilities. Again, if they are distant from work, they may have lost work disciplines such as running a diary, doing things on time, returning phone calls/e-mails. Like other people remote from work, they may need coaching to re-develop these skills.” [Project Manager, International SSP]

“Disabled self-employed persons have often a high degree of self-esteem. One needs to believe in oneself to be successful in business. Any efforts that can lead to improved self-esteem can therefore easily end up being beneficial for entrepreneurial ventures especially for disabled people that due to pre-justice and low degree of empowerment often have low self-esteem.” [Manager, National SSP]

This research shows that the ISP had started a more or less extensive large programme depending on SSP nature and size to support disabled entrepreneurs with the support of external bank funding. This funding was used to promote business skills and a small business grant to develop the business venture. That bank was providing funding for corporate social benefits to support SSP services to provide start up business skills for disabled people. As researchers, we could not find the assessment stories of disabled entrepreneurs of start-up business via SSP interviews. The LSP and NSP define the success story of start-up business specifically based on start-up finance and handling the business independently despite of their disabilities. Not a large number of disabled entrepreneurs would be able to participate in this programme. Not more than twenty (20) people were entitled with this programme since the project was based on business capital resources in the UK.

“It is very interesting the way we are working here. We try to explore some basic skills from our clients. For example, they might have some basic innovative skills, as we understand they have extra ordinary skills sometimes, they could have their unexplored hidden knowledge. We try to match their capacity into a productive and practical way. We motivate to promote those skills to a level where they can produce some satisfactory skills product. That's why most of our workshops are based on skill training and boosting the skills workshops.” [Manager, Local SSP]

However, channelling the practice of self-entrepreneurship for self-employed people via SSP practices contains some basic business skills that also include marketing skills that lead to a profitable business. In practice, a profitable business must be workable, marketable and profitable when it comes to the viability of a business. It often seems that the basic lessons are forgotten in development projects aimed at self-employment by SSP opinion.

“We believe that general business skill is widely lacking and projects aiming on providing such skills can have the opportunity to become both efficient and effective.” [Project Manager, International SSP]

The basic motivational objective was the same for three types of SSPs we studied. The differences were identified in what they delivered in their system and appropriate skills programme for disabled entrepreneurs. Because there was a gap between the actual expectation of disabled entrepreneurs and the support programme system of the SSPs, for example the basic skills issues just to find out that there was no market available for the business involved. Doing business for the disabled entrepreneur is about selling product and services in a local, regional, national and international market. So, for disabled entrepreneurs there is no easy access to the market. Further, if there is a market available, the business might not present any competitive advantages to survive in a competitive market.

“We don’t provide many skills to facilitate relevant information to give disabled entrepreneurs access to competitive market.” [Director, National SSP]

Therefore, it has been witnessed and found through SSPs that disabled entrepreneurs have achieved less market skills for the competitive market advantages or possible constructions of the markets. A discussion is needed on SSP objectives; a particularly important strategy to improve disabled entrepreneurs’ access to market is to facilitate relevant information, which disabled entrepreneurs could use to improve the business or reach out to new market and customer.

4.4 Empowering economic livelihood of disabled entrepreneurs

The word “Rehab” or the term “Rehabilitation package” have been highly criticised and rejected by disability activists in the disability literature (Barnes and Mercer, 2004). The notion of rehab has a negative sense of understanding for having disability and disabled people livelihood development. SSP organisations could have a thought that it may come as an economic rehabilitation effort. However, our view is the notion of entrepreneurship making empowering disabled people in a certain context-need to know whether SSP’s are working worthy to develop that notion.

In general, the experiences about promoting entrepreneurship for disabled people from the SSP organisations were found different. Because, by perception it is common that establishing a new business is loaded with some challenges and start-up difficulties, whether disabled or non-disabled business starters. Indeed the types of enterprises started by disabled people and disabled entrepreneurs in our study were as varied as those started by any other community of people, and their business problems were broadly very similar

to those of other enterprises run by non-disabled people. The experiences and the perception expressed was that entrepreneurship is treated as a kind of better life and so far income rehabilitation commitment from the SSPs for disabled people. However, these SSP (the respondents of this research) organisations in this study were not established as a typical 'rehabilitation agency' to delivery exclusive self-employment services or practitioners for helping disabled entrepreneurs in the UK. The practice of understanding of entrepreneurship development that engaging disabled people in an active and productive way could be the best solution for society well-beings and for social inclusion via entrepreneurship development for disabled people. However, if there is a weaker understanding of economic empowerment through entrepreneurship, that may direct less functional activities to develop disabled entrepreneurship. The LSP was a type of disability activist organisation although they believe it could be an income recovery or income commitment for a better life-style choice, which is why they need to open up the access the scope of self-employment option for disabled people. In contrast, the NSP has a different view. They did not identify any difference between the disabled and non-disabled identity for the business start-up or self-employment steps for the service delivery. However, the ISP has been only focusing on the development of disabled people for making a better livelihood in diversified ways. Self-employment training and arranging business start-up resources and knowledge about resources were common to all of them.

“From our perspective, doing business by a disabled person is a kind of effective and the best economic rehabilitation programme for his adult life. As we could understand that if someone succeeds in a business venture he would get the life-time satisfaction and achievement from being or labelled to a business person.”
[Manager, Local SSP]

Taking the demand of the disabled entrepreneur in UK society, the NSP (which was medium SSP organisation) has changed their objective of works for the increasing demand of disabled entrepreneurs' need for employment or identity status. The demand was based on employment and self-employment needs which came from disabled client needs. Normally before a decade self-employment idea for disabled people was not that introduced by different SSP rather they overwhelmed with support to accommodate the disability issue. Over a couple of years, the NSP tried to identify disabled people's desire of needs of doing business from their old clients and tried to accommodate their needs with self-employment service deliveries.

“We have been some of these special clients [disabled people] for last 15 years since we started to assist and serve their different needs of general livelihood services. However, nowadays self-employed disabled people are showing their potentialities and asking for the demand of their various business supports. My

experience say disabled person are now interested in business venture as they know the basics of doing business.” [Manager, National SSP]

Individual limitations were always important for disabled business owners. But the motivations for doing business, searching for livelihood satisfaction, decision making for the business were simultaneously important for disabled entrepreneurs which could be a good drive for starting up a new business venture. Now the issue probably arises how SSPs understand these phenomena. Eventually, the support service organisations play an important role for promoting disabled entrepreneurs’ business development. It is not just promoting of their business venture, it is a kind of psychological and mostly motivational support to show the way and how to do business with their confidence. Moreover, to make them understand that disabled entrepreneurs were aloof from the community especially from the entrepreneurial communities.

“We are a client-based organisation; more often we are waiting for the clients who want help to develop their livelihood. Promoting business [for disabled people] is not the prime concern at the very beginning of our organisational journey. Now we have a few clients who are making their own business.” [Manager, Local SSP]

When SSPs receive some type of demands from their disabled clients, the LSP wanted to achieve that target and they follow some strategic actions based on those particular demands. They try to meet the client’s demand by making some practical activities based on that aim. It is argued in the literature that the most common problems identified were difficulties in obtaining start-up capital (for example a lack of own financial resources, poor credit rating, disinterest / discrimination on the part of the banks) as one of the principal barriers encountered by disabled entrepreneurs when considering starting a business (Simanowitz and Walter, 2002). Other barriers identified in this research from the SSP people’s reflections included the fear of losing the security of regular benefit income, as well as the unhelpful attitudes of business advisers. This typical fear had been observed both by the SSP and by disabled entrepreneur respondent. Getting out from the welfare benefit system as an income earner might be the important turning issue in a disabled person’s life.

“We observed a fear of losing benefit as a disabled person if they continue to operate a viable income from their business. Because the disability allowances are different in nature, so it would be sometimes difficult to decide what they actually need in their life. Business is definitely risk taking event, but we found most of our clients are ready to take the business risk but sceptic for the long term setup.” [Project Manager, International SSP]

It showed that disabled people have their desire to earn independent income and here these three SSPs were trying to facilitate public marketing. As SSPs are dealing with the

needs and demands of disabled people's livelihood events, they are also focusing their priority on 'an independent economic agent' in society. It could be the notion of social inclusion with more specifically financial inclusion within society. The general characteristics of these support service provider organisations were very straightforward and simple. They provide some basic training skills and support for disabled clients. However, a business client for start-up business was very limited by their experiences. We viewed these organisations all as a kind of social and non-financial resource organisation where they are trying to gather disabled people into their organisation to accumulate their voices and try to raise the awareness under the different situations and incidents including their lives. Over the last few years the LSP has been working with more than five hundred disabled people who were seeking support for their different kind of needs- most specially they are isolated – the LSP took the initiative to gather these people together. The prime need was to inspire 'socialisation' within entrepreneurship world. It is much helpful when disabled people are creating their own community based on their health and other disability preferences- so the basic focus was to build a social capital as a non-financial capital rather than idolisation with doing business independently without entrepreneurship world.

The nature of better practicing and understanding of disabled entrepreneurship by organisations is not a basic focus of LSP and NSP since they are client-based organisation. They were focused on the client's resource accumulation process and not to develop the resources already had by the clients. Moreover, on understanding the entrepreneurship resources and how they inject or provide the entrepreneurship resources for disabled clients was an important and relevant understanding for this research. The respondents' response was varied. The importance of resources for the entrepreneurship development was not that much focused on by these SSP organisations. These organisations were mostly working through their social objectives to include the disabled community into wider society. But the concept of developing entrepreneurship resources was not their prime objective. According to the data they said that they were mostly the client based organisations and they were mostly looking for the client's needs. Thus, it is important whether these organisations understand or fail to understand the strategy of developing entrepreneurship by delivering specific resources needs for the disabled clients.

“We are giving some spaces to disabled business owners who can take this rented place for their business operation. We frequently arrange meeting and gathering for same nature of people and also demonstrate and motivate disabled people what we can do for them particularly to create a business venture.” [Manager, National SSP]

SSPs were generally positive about the motivation, knowledge and expectations that clients with disabilities had about self-employment, but expressed reservations about the financial resources of disabled people. Especially as disabled people have less capital, less collateral and worse credit ratings to get external funding from the financial institutions. It could be thought that disabled people's business ventures generate less income. But this perception was wrong when they generated business skill for their clients according to SSP experiences.

4.5 Benefits of entrepreneurship service for disabled people

It is observed that SSPs were more positive and had a relative understanding of entrepreneurship benefit for the disabled people. The perspective and vision of these SSPs and their understanding were clear but the implementation and the performance evaluation of disabled entrepreneurs were critical to judge and it was not the ultimate objective within this paper to discuss. However, some important understandings regarding the benefit of entrepreneurship for the disabled people are very straightforward. If SSPs could understand the benefit of providing entrepreneurship/self-employment service or empowering service for better livelihood for disabled entrepreneurs then the crucial situation is many disabled people probably could not secure the right services.

The small size LSP and their one disabled manager understood that the benefit and rewards of becoming self-employment are huge. It has been observed that most of the disabled people are not rich or do not earn lot of money but they can contribute to their family by adding some income and value to the family.

“The benefits and rewards for the effort of becoming self-employed are numerous. Most [disabled people] do not earn a lot of money, but what they do earn keeps the family above the poverty line and much more. But more importantly we have seen contributing to the family's income in this way has given disabled entrepreneur a place and respect in the family and their community.” [Manager, Local SSP]

However, the director of the medium sized NSP perceived that there was no difference between able-bodied (not disabled) and disabled people for taking the business lessons. In addition, they try to make their clients realise how to love their work for making a successful small business venture. Therefore, a question could arise where a director or a strategy-maker of the SSP organisation views and about their services to skill development training.

“The world of business has no favourites. All self-employed disabled people are on the same footing and face similar business lessons and challenges. There are opportunities for everyone whether able bodied or disabled. They do not have to be well- educated, rich or able-bodied to start a business or succeed but you need a

skill or a talent and to find a way to use it to make money. We pursue our clients [disabled entrepreneurs] to love their work what they do.” [Director, National SSP]

In contrast, the experience of the ISP project manager expressed the negative response from a different area of business environment, one of the prime barrier for the disabled entrepreneur. In the business market, there are different types of places of work which need to be handled carefully, for example, marketing, selling, buying, and trading. The new disabled entrepreneurs might have a lack of knowledge of those and sometimes their family will protect a disabled member to face on it. Nevertheless, it was different in disabled family owned business.

“Yet there are situation in business that is more difficult for the disabled people, facing rejection is one of them. One of the limiting factors for the people with disabilities is their lack of experience and exposure to the marketplace. Another may be that families overprotect them and make them feel they cannot contribute. Business demands that we (SSP) believe in service and ourselves we have been supplying. It is this self-confidence and self-belief that keep us going in the tough business environment.” [Project Manager, International SSP]

The theme of understanding the benefit of providing entrepreneurship services could be in level of adequate understandings by SSPs within this study. However, we, the qualitative researchers, conclude that fragile practices by these SSPs failed to implement those understandings to promote actual entrepreneurship development. Therefore, an important issue needs to be raised in this way – does SSP promote actual entrepreneurship?

5. Do SSPs Promote Entrepreneurship?

From this study, the primary interview data have showed the thought of final theme that SSP organisations are very much in their general objectives and less practical experiences of developing entrepreneurship resources for disabled entrepreneurs. Our SSPs were different in nature and diversified organisational structure. General objectives were accordingly followed by the SSP organisational aims and actions, but the practical experiences were found to be different on developing entrepreneurship resource based which are the real expectations from the disabled people. Therefore, the burning issue is, how could SSPs in the UK optimize disabled entrepreneurs expectations? We, therefore, could term SSPs as ‘*resource organisations*’ whether they are mentoring and arranging the capital resources for disabled entrepreneur’s individual business probably in different and diversified ways. For example, the construction of the LSP has been providing human capital in the way of mentoring, promoting and delivering skill development services. The NSP was mentoring human and social capital delivery services, and the ISP

had been providing and mentoring all of these resources delivery services in terms of human, social and partly financial capital for disabled entrepreneurs in the UK.

It was generally felt that business support was necessary only in the sense that there should be more one-to-one support services available for disabled clients. It should not be seen as separate provision, but there is a necessary to be flexible to provide additional and very special business support. It has not been important to give all unemployed disabled or potentially self-employed disabled people giving the same opportunities and provide the support to access that opportunity. But, most importantly, it is urgent to provide specialized business delivery support at least towards the attainable clients.

Although there were lots of training provisions for disabled people but still there was a lack of direct access to start-up capital since these SSPs follow client-based approach. Lack of access to capital resources was the most common reason why disabled entrepreneurs failed to follow the SSP programme. Moreover, SSP organisations or their apprenticeships for disabled people did not monitor their delivery services successfully to ensure the actual business start-up of disabled entrepreneurs. To boost start-up business resources for the disabled entrepreneur there is still need for a unique mechanism in order to develop entrepreneurship undertaking irrespective of the heterogeneity and size of the SSP organisations.

In practice, there are two particular types of skills needed to be successful in business start-up. These are vocational and business skills. Training in vocational skills has been, and still is, a major component in entrepreneurship development projects, especially so for the ones aimed at the disabled population. Vocational skills are important, but there seems to be a lack of understanding which skills are demanded by the market. Hence, efficient vocational training must be based on demand in a market in addition to the personal skills and preferences of the persons involved. Moreover, the small size of SSP representation in this study that was not focused on comprehensive vocations skills training to improve the situation of disabled entrepreneurship.

6. Conclusion and scope for future research

Disabled people face numerous barriers in realizing equal opportunities in the field of entrepreneurship. For example, environmental and access barriers, legal and institutional barriers, and above all attitudinal barriers which cause social exclusion. Social exclusion is often the hardest barrier to overcome, and is usually associated with feelings of shame, fear and rejection. Negative stereotypes are commonly attached to disability. People with disabilities are often assigned a low social status and in some cases are considered worthless. Intervention is practically argued that disable people, especially those with

permanent limitation in their daily activities due to their disability, are in need of interventional strategies that can improve their condition on a permanent basis. General recommendations for interventions aiming at improved living conditions for disabled people do therefore highlight the importance of including disabled persons into mainstream private and public services and development actions. Any intervention aiming at increasing the disabled person's access to small business support, for example, SSP should therefore focus on including the disabled into existing entrepreneurship service systems. According to this view, there are only two appropriate systems available, the institutional system and the self-helping system. Both systems are responsible for SSP organisations.

Based on analysis from three different support service-provider (SSP) organisations, taking into account the themes of different resources, the finding emphasised that there is still a lack of several capital services to improve their service provision. Identifying the broad spectrum of entrepreneurship service practices is urgently needed while there is a connection of empowering the livelihood of disabled people via entrepreneurship. Moreover, the main reason was to get involved to develop the better livelihood for social integration rather than economic intentions. However, channelling initial start-up resources and understanding benefits of self-employment for the disabled people were other major reasons for SSP self-employment practices. From our thematic understanding, it could make some layout of how they practice the different kinds of business resources linked with start-up resources gap. The concluding remark could be made that whether the SSPs actually promote entrepreneurship services for disabled people or not. These SSP organisations were focused on a client-based approach and a tailored approach, to ensure and maximize the self-employment services for the target clients. Apparently, there was a lack of personalised services with a strong focus on delivering business start-up support tailored to disabled entrepreneurs' or disabled people's needs. Therefore, there is a requirement for delivering services on more specific and targeted business support for disabled people to start and grow disabled entrepreneurs' business in the UK.

Therefore, the nature of understandable experience of developing disabled entrepreneurship by SSP organisations are apparently focused on client-based organisation. They were not apparently focused on the client's resource accumulation process and not to develop the resources already had by the clients. Moreover, on understanding the entrepreneurship resources and how they inject and provide the entrepreneurship resource for disabled people was an important and understanding from this research. The outcome of our respondents' response was varied. The importance of resources for the entrepreneurship development was not that much focused on by SSP organisations rather were mostly working through their social objectives to include the

disabled community into wider society. But the concept of self-employment resources was not the prime objective. According to the data they said that they were mostly, the client based organisations and they were mostly looking for the client's attention. But how a disabled people oriented to be an entrepreneur without special support by SSP? Thus, it is important whether these organisations understand or fail to understand the robust strategy of promoting self-employment or entrepreneurship by delivering specific resources needs for the disabled people. However, all respondents of SSP organisations were positive about the motivation, knowledge and expectations that clients with disabilities had about entrepreneurship, but expressed reservations about the financial resources and the advisory services. Especially as disabled people have less capital, less collateral and worse credit ratings that make s them unable to get external funding from the financial institutions. It could be thought that disabled people's business ventures generate less income. But this perception was wrong when they generated business skill for their clients according to SSP experiences.

The authors, who are Bangladeshi by their origin, experienced of research fieldwork while working with support service provider organisations for developing entrepreneurship on disadvantaged and disabled entrepreneurs in the context of a developed country at the UK. However, the researchers are opening their thoughtful research experience for promoting the forgotten minority of entrepreneurship for Bangladesh. There are many more Bangladeshi service providers which belong to third sector (NGO) services, but evidences are profoundly absent on experience of those specialized entrepreneurship delivery services in Bangladesh. According to world health report 15% of total population are disabled in Bangladesh (WHO, 2012). However, evidence is needed on the issue of the self-employment or entrepreneurship service delivery opportunities for developing disabled entrepreneurs. It is social acknowledged that in most cases of disabled people; the participation of establishment of the disabled entrepreneurs is relatively low. It could be more interesting if more attempts were considered to include the impact of other parameters such as entrepreneurial skills, other environmental factors, external factors, financial support, government policy and roles, universities roles, industrial support, facilities and technology provided which are potentially able to influence the disabled people to grasp the entrepreneur's opportunities. It is suggested that future studies be supposed to investigate the criteria in attracting the disabled people to involve in entrepreneurship.

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