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Abstract

This dissertation explored the experiences of entrepreneurs with disabilities who participated in entrepreneurship programs that were developed for people with disabilities. The study uncovered ableist barriers and challenges that entrepreneurs and aspiring entrepreneurs face regularly. The case study (n=5) and survey (n=188) recorded, analyzed, and summarized the respondents' lived experiences. The summary of the researched data provides insights into how entrepreneurs with disabilities navigate challenges and barriers through the aid of the customized entrepreneurship training that was developed for them and with them within entrepreneurship programs for people with disabilities. The two programs for people with disabilities were the Entrepreneurship Bootcamp for Veterans with Disabilities (EBV) and Start-Up NY (later known as Inclusive Entrepreneurship Program).

Overall, the findings show that entrepreneurs and aspiring entrepreneurs with disabilities have less business knowledge and are less aware of resources available to them as they relate to both disability and entrepreneurship. The study suggests that people with disabilities need customized entrepreneurship training that focuses on developing and expanding their human capital. Furthermore, the study suggests that disability service providers need to be more aware about entrepreneurship and small business resources available to people with disabilities, while small business services providers need to be more aware of accommodations and benefits that people with disabilities have. Due to lack of awareness, these services often become sites of injustice toward entrepreneurs and aspiring entrepreneurs with disabilities.

The study supports the previous research that entrepreneurship is a viable employment option for people with disabilities. This study finds a need for wider awareness and use of customized entrepreneurship training for people with disabilities, where access to

accommodations and resources are embedded in the training itself. The study supports and indicates that “one-size-fits-all” types of training programs for entrepreneurs do not cater to the specific needs of entrepreneurs and aspiring entrepreneurs with disabilities. The emphasis, regarding people with disabilities, should be on customized entrepreneurship training. Thus, the study indicates the need for professional development and training of disability and small services provides related to inclusive entrepreneurship.

EXPERIENCES OF ENTREPRENEURS WITH DISABILITIES: A CRITICAL
DISABILITY THEORY PERSPECTIVE

by

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Submitted in partial fulfillment of the requirements for the degree of
Doctor of Philosophy in Cultural Foundations of Education.

Syracuse University
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This dissertation is dedicated to my parents, who helped me in all things great and small and made many sacrifices to enable me to pursue higher education in the US.

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Table of Contents

LIST OF TABLES AND ILLUSTRATIONS.....	viii
CHAPTER 1 - INTRODUCTION	1
Research Questions	6
Significance of the Study	6
Organization of the Study	8
CHAPTER 2 - LITERATURE REVIEW	10
Review of Related Literature	10
Historic overview of self-employment of people with disabilities within the American context	11
Framing inclusion in entrepreneurship: Entrepreneurship as an opportunity for people with disabilities	16
Intersection of entrepreneurship and disability: Barriers for aspiring entrepreneurs with disabilities	26
Inclusive entrepreneurship	37
Theoretical Framework	43
Theorizing entrepreneurship	43
Critical Disability Studies	47
CHAPTER 3 - RESEARCH METHODS	52
Methods & Procedure.....	52
Purpose of the Study	52
Research Design.....	53
Qualitative: Multi Case Study	54
Case Selection	56
Data Collection	57
Participants.....	62
Data Analysis	65
Quantitative Study.....	69
Survey Development.....	69
Survey Data Collection	71
Reliability and Validity	72
Data Analysis	74
Researcher’s Role.....	75
Data Management	77
CHAPTER 4 - CASE STUDY RESULTS.....	79
Case 1 – Mike.....	82
Case 2 – Joe.....	99

Case 3 – Sam	110
Case 4 – Anna	120
Case 5 – Kim	132
Cross-case synthesis	147
CHAPTER 5 - SURVEY RESULTS	152
Chapter Overview	152
Demographics.....	153
Experiences of Entrepreneurs and Aspiring Entrepreneurs with Disabilities	161
Self-Perceptions	186
CHAPTER 6 - ANALYSIS AND DISCUSSION.....	203
What can we learn from the lived experiences of entrepreneurs and aspiring entrepreneurs with disabilities?.....	204
How do entrepreneurs and aspiring entrepreneurs with disabilities resist and navigate ableism?.....	218
By engaging in entrepreneurship, how do the perceptions of entrepreneurs with disabilities change over time? How does their self-perception change?.....	225
How do we create changes in communities for people with disabilities to accept entrepreneurship as an employment option?.....	227
Can Critical Disabilities Studies be engaged with Entrepreneurship Perspectives?	236
CHAPTER 7 - CONCLUSION.....	239
Chapter Overview	239
Overview of Findings.....	239
Limitations of the Study.....	240
Implications.....	242
Recommendations for Future Research	245
(Re)Conceiving “Inclusive Entrepreneurship”	246
APPENDICES.....	249
APPENDIX A – IRB Approval.....	250
APPENDIX B – Interview Consent Form	252
APPENDIX C – Interview Discussion Guide.....	254
APPENDIX D –Text for survey recruitment via email.....	256
APPENDIX E – Survey Consent Form.....	257
APPENDIX F – Online Survey.....	259
REFERENCES.....	270
CURRICULUM VITAE	290

LIST OF TABLES AND ILLUSTRATIONS

Table 3.1 – Participant Demographics	64
Table 4.1 – Perceptions	148
Table 4.2 – Motivations	149
Table 4.3 – Barriers	150
Table 5.1 – Gender	153
Table 5.2 – Race and Ethnicity	154
Table 5.3 – Age	155
Table 5.4 – Marital Status and Children	155
Table 5.5 – Education	156
Table 5.6 – Military Status	156
Table 5.7 – Impairments	158
Table 5.8 – Entrepreneurship Status	159
Table 5.8.1 – Current Entrepreneurs	160
Table 5.8.2 – Past Entrepreneurs	160
Table 5.8.3 - Aspiring Entrepreneurs	160
Table 5.9 – Entrepreneurship Perceptions	162
Table 5.9.1 – Entrepreneurship Perceptions Mean	162
Table 5.9.2 – Entrepreneurship Perceptions Mean by Gender	163
Table 5.9.3 – Entrepreneurship Perceptions by Entrepreneur Type	164
Table 5.9.3.1 – Entrepreneurship Perceptions by Education Level	164
Table 5.9.4 – Entrepreneurship Perceptions by Race and Ethnicity	165
Table 5.9.5 – Work-Life Balance Significance	166
Table 5.9.5.1 – Work-Life Balance Significance by Gender	166

Table 5.9.5.2 – Work-Life Balance Significance by Education	166
Table 5.9.6 – Entrepreneurship as Employment Option for PWD	167
Table 5.9.6.1 – Entrepreneurship as Employment Option by Entrepreneur Type	167
Table 5.9.6.2 – Entrepreneurship as Employment Option by Gender	168
Table 5.9.6.3 – Entrepreneurship as Employment Option by Race and Ethnicity	169
Table 5.9.7 – Entrepreneurship Opportunities for People with Disabilities	170
Table 5.9.7.1 – Entrepreneurship Opportunities for PWD by Gender.....	170
Table 5.9.7.2 – Entrepreneurship Opportunities for PWD by Race and Ethnicity	170
Table 5.9.8 – Recommend Entrepreneurship to Friends	171
Table 5.9.8.1 – Recommend Entrepreneurship to Friends by Race and Ethnicity	171
Table 5.9.9 – Recommend Entrepreneurship to Family	172
Table 5.9.9.1 – Recommend Entrepreneurship to Friends by Entrepreneur Type	172
Table 5.10 – Perception of Small Business Service Providers	172
Table 5.10.1 – Perception of Small Business Service Providers – Significance	173
Table 5.10.1.1 – Perception of Small Business Service Providers by Entrepreneur Type	173
Table 5.11 – Perception of Disability Service Providers	174
Table 5.11.1 – Perception of Disability Service Providers	174
Table 5.11.1.1 – Perception of Disability Service Providers by Race and Ethnicity	175
Table 5.12 – Perception of Support	175
Table 5.12.1 – Perception of Support by Type of Entrepreneur – Significance	176
Table 5.12.1.1 – Perception of Support by Type of Entrepreneur – Family Support	176
Table 5.12.1.2 – Perception of Support by Type of Entrepreneur – Friends Support	177
Table 5.12.1.3 – Perception of Support by Type of Entrepreneur – Family Involvement	177
Table 5.13 – Experiences with Service Providers	178
Table 5.14 – Experiences with Entrepreneurship Programs	179

Table 5.15 – Experiences with Other Service/Support Providers	180
Table 5.15.1 – Experiences with Entrepreneurship Meetup Groups by Gender	181
Table 5.16 – Perceptions: Why PWD Pursue Entrepreneurship	182
Table 5.16.1 – Perceptions: Why PWD Pursue Entrepreneurship – Mean	183
Table 5.16.2 – Perceptions: Why PWD Pursue Entrepreneurship – Opportunity to Use Unique Skills and Knowledge - by Type of Entrepreneur	183
Table 5.17 – Top Three Reasons PWD Pursue Entrepreneurship	185
Table 5.17.1 – Top Three Reasons PWD Pursue Entrepreneurship by Gender	186
Table 5.18.1 – Self-Perception: Lack of Business Knowledge/Education	187
Table 5.18.2 – Self-Perception: Lack of Support	188
Table 5.18.3 – Self-Perception: Lack of Resources	188
Table 5.18.4 – Self-Perception: Personal Obstacles.....	189
Table 5.19 – Longitudinal View of Barriers and Obstacles	190
Table 5.19.1 – Lack of Support from Disability Service Providers (BEFORE)	191
Table 5.19.1.1 – Lack of Support from Disability Service Providers (BEFORE)	191
Table 5.19.2 – Lack of Support from Other People with Disability (BEFORE)	192
Table 5.19.2.1 – Lack of Support from Other People with Disability (BEFORE)	192
Table 5.19.3 – Lack of Support from Family (BEFORE)	193
Table 5.19.3.1 – Lack of Support from Family (BEFORE)	193
Table 5.19.4 – Lack of Support from Disability Service Providers (Business Start-up)	194
Table 5.19.4.1 – Lack of Support from Disability Service Providers (Business Start-up) Race and Ethnicity and Education Level	194
Table 5.19.5 – Lack of Finances and Capital (Business Start-up)	195
Table 5.19.5.1 – Lack of Finances and Capital (Business Start-up)	195
Table 5.19.6 – Fear of Failure (Present)	195

Table 5.19.6.1 – Fear of Failure (Present) by Race and Gender196

Table 5.19.7 – Lack of Business Plan Development (Present)196

Table 5.19.7.1 – Lack of Business Plan Development (Present) by Race and Ethnicity.....196

Table 5.20 – Self-Identification Roles in Public197

Table 5.20.1 – Self Identification in Public by Race (Means)197

Table 5.20.2 – Self Identification in Public by Impairment (means)198

Table 5.21 – Perceptions of Roles and Tasks Confidence199

Table 5.21.1 – Perceptions of Roles and Tasks Confidence by Experiences 200

Table 5.21.2 – Perceptions of Roles and Tasks Confidence by Gender..... 201

Table 5.21.3 – Perceptions of Roles and Tasks Confidence by Impairment Type.....202

Table 6.1 – Evolution of the Personal Goal and the Business 209

CHAPTER 1 - INTRODUCTION

When my family immigrated and arrived to the United States at the end of 1999, we were assigned to a refugee resettlement case worker. The common practice in the refugee resettlement is to assign each family to a caseworker, who then assists the family in getting apartment and access to education, vocational training, and employment. Arriving to Syracuse, NY, my family had mixed feelings of anxiety about the unknown and excitement about having come to the land of opportunities. None of us spoke English; thus, our caseworker, who was of Bosnian descent, acted as caseworker and translator. I remember our first meeting with the resettlement agency, which included the director and couple caseworkers, as they were exploring how to help us. They asked about my parents' professional background and employment preferences. My father explained that both he and my mother had a civil engineering and construction background, and he expressed desire to start his own business. Our caseworker chuckled when my father told him that, and when he translated it to the director and other case worker, they all started laughing at my dad; then they explained that he can't do it because it is very difficult, and if it were that easy, everyone would start a business, including themselves. I felt intimidated, disappointed, and worthless. Nevertheless, a couple of years later, we embarked on the self-employment journey.

It was 2002 when we started the business, which provided handyman services. My dad was a believer that in a country like the US, there must be services that help people start a business. I searched and found SCORE. I went to SCORE, which is a not-for-profit organization supported by the Small Business Administration, also known as the SBA, to assist people with business start-up and mentoring. At that time SCORE stood for Senior Core of Retired Executives; today, it is just SCORE, and all references to Senior Core of Retired Executives have been removed. The SCORE counselor with whom I met was a white male in his sixties, a former executive with one of the larger local firms. He was very nice and pleasant, and he urged me to write a business plan. I still struggled with English and was embarrassed to say that I did not understand most of the information that he shared with me, nor did I know anything about the business plan. I looked at the business plan guide, skimmed through some of the pages, and let it collect dust in my room. Even though I was a student at local community college, I was intimidated by the language, the process that one had to go to start a business, and again, I felt insignificant and out of place; therefore, I never came back for any additional assistance.

Five years later, when I joined the Department of Entrepreneurship at Syracuse University, I was invited to SCORE's weekly members meeting to present about Start-Up NY, a pilot entrepreneurship program for people with disabilities in Onondaga County. When I walked into the room, I immediately observed that all of the approximate forty SCORE members were white. The majority of the members were retired, in their late 60s and 70s, and I observed that there was only one woman. Later, when I talked to her, I found out that she was from Skaneateles, NY, which is a predominantly white and prestigious town in Central New York. She was in her late 50s. Almost every individual that I met there used to be in an executive position with a local, regional, or national corporation. Everyone was nice and attentive to what I said, and the SCORE leadership offered me their assistance for any entrepreneur and aspiring entrepreneur with

disabilities that we work with. According to their organizational composition, the Start-Up NY group saw mentoring as one of SCORE's strengths, as every member had experiences in different industries, and with their industry know-how, SCORE members were able to add value to a wide range of entrepreneurial endeavors and ideas of Start-Up NY participants. Shortly after that, we did send entrepreneurs and aspiring entrepreneurs with disabilities to SCORE for mentoring purposes.

To better understand the effectiveness of our services that we offered under Start-Up NY, I occasionally talked to program participants to get feedback and find out what works and what does not work. As we had just started working with SCORE, I would occasionally ask participants about their experiences there, too. Interestingly, during one of our monthly networking lunches, one of the participants, Mary, a white woman entrepreneur with a disability, had a surprising reaction when I asked if she ever used SCORE or other service providers. She started shaking her head left and right, and her smile disappeared from her face. With a serious expression and firm tone, she answered: "I will never go there again". When asked why, she explained that the older gentleman, a SCORE member at that time whom she had met for mentoring, was supportive of her idea, yet he believed that a woman's place is in the kitchen, not in a business.

I was speechless—yet I understood how the woman felt. Frustration filled me; I could sense that she noticed that. As a man, a son, a brother, an entrepreneur, and a human being, I felt embarrassed and apologized to her for that experience. She said, "Don't worry, hon; he was not the first and certainly will not be the last who thinks that way... I have you guys here, and I will make my dream come true with or without them." She chuckled and walked away to greet and mingle with other entrepreneurs and aspiring entrepreneurs with disabilities who were attending the networking luncheon.

While working on Start-Up NY, I encountered numerous stigma and false assumptions surrounding disabilities, yet prejudices connected to race, socio-economic background, gender, and other variables were only beginning to expose additional stigma within the community. We thought by learning how the system works and leveraging each stakeholder's strengths, we could push against those assumptions and change the attitudes that some stakeholders had towards entrepreneurs and aspiring entrepreneurs with disabilities and disability itself. We constantly had to prove that people with disabilities can be 'successful' entrepreneurs, and it was the differences in the definition of 'success' among stakeholders that led to dismissal, disbelief, and exclusion.

Eventually, Start-Up NY was a 'success' from both the funders' perspective and from our perspective. Our Start-Up NY goal was to create and sustain a universal entrepreneurship curriculum that includes people with disabilities, without creating a 'special entrepreneurship program for people with disabilities'. The curriculum has been sustainable; however, it is available only at the South Side Innovation Center, Syracuse University's inner city small business incubator, which in itself is seclusive considering that it is on the south side of Syracuse, and it is labeled as the 'inner city' incubator.

I still talk, from time to time, with Mary. She is doing well; she is happy and considers herself very successful. She is still pursuing her American Dream: the business is growing, and she feels that she is growing, too. She tells me that she considers herself as an

entrepreneur with disability, and she is proud of that. The last time I saw her, she told me that she goes only to women entrepreneur networks, regionally, where she speaks as an entrepreneur with a disability in order to inspire and motivate other women who are considering starting a business and/or who are in the early stages of the business start-up.

Ironically, some of the stakeholders would not consider Mary successful—yet she feels successful. Today, she inspires and empowers other women and people with disabilities to explore entrepreneurship as an employment option; she enables them to have a choice.

In order to better understand and deconstruct stigma and barriers around entrepreneurship and disability, it is important to study experiences of entrepreneurs with disabilities such as Mary's.

My personal experiences as a displaced individual, an immigrant entrepreneur and an administrator within the institute of higher education, outline most of this work. My perceptions and beliefs about American institutions as they relate to entrepreneurship and people with disabilities have been tested and questioned since I started working with entrepreneurs and aspiring entrepreneurs with disabilities. How could we as society treat individuals disadvantaged based on class, gender, income, geography, ethnic background, and other appearances in such a marginalized way? If everyone has the right to access public resources and pursue the American Dream, why do we discourage people with disabilities and other disadvantaged groups to consider self-employment as an employment option? Why, *if* the opportunity is provided to people with disabilities to pursue entrepreneurship, are they being isolated and ghettoized in 'special' or 'disability specific' entrepreneurship programs? Furthermore, how can I, as someone who works in the field, break the barriers and the walls that my counterparts in the field have erected? How can one change the attitude of stakeholders that base their actions and decision making on assumptions and stigma surrounding disability? Moreover, how can entrepreneurs and aspiring entrepreneurs become 'successful' if there is a lack of emotional and socio-economic support that addresses their unique needs? Why is there a disbelief that people with disabilities cannot own a business, let

alone make it successful and sustain it? Finally, how can entrepreneurship programs and/or institutions support these entrepreneurs and aspiring entrepreneurs with disabilities by teaching them the proper tools, helping them build confidence, and enabling them to access proper resources when some of the stakeholders discourage, belittle, and embarrass them based on their label?

I struggled with all these questions and observations, as I was often able to relate to these experiences because of my own experiences as refugee and as someone who has been persecuted based on ethnic and religious background during the war in Bosnia in early 1990s. I struggled in many ways, as I did not know how to navigate my own space at the institution of higher education and among other stakeholders. The struggle was around the unfairness that I witnessed within the system that was supposed to 'enable' everyone to access the American Dream. The struggle kept increasing, as I was not able to comprehend or verbally express my observations and experiences. When I took the first class in Disability Studies, I was able to deconstruct my struggle. Learning about the historic background of the social justice movements and the medicalization of disability enabled me to better grasp the stigma and marginalization of people with disabilities and other historically disadvantaged groups. Further, I gained access to language that enabled me to express my field observations and experiences of stigma and exclusion.

By understanding that disability studies are interdisciplinary and multidisciplinary, I began to explore how disability studies could be used to critique current entrepreneurship pedagogy and its approach to disability. The success of Start-Up NY and the evidence that people with disabilities are capable of entrepreneurial pursuit indicate that the attitudes among the small business service providers are able to change. Hence, the critique would be

applicable as a tool to generate new findings and to create knowledge that would lead toward entrepreneurship pedagogy that would include people with disabilities and lead to large social change

Analyzing the 130 participants of the Start-Up NY, I noticed that they all came from different backgrounds. With regard the people with disabilities and the diversity they represent Goodley (2013) shared that:

For Davis (2002), disabled people are *the* ultimate inter-sectional subject, the universal image, the important modality through which we can understand exclusion and resistance. Indeed, the fact that disability absorbs the fetishized and projected insecurities of the precariously ‘able-bodied’ suggests that disability studies scholars are in a key position to challenge a host of oppressive practices associated with dominant hegemony of able society. (p. 634)

These oppressive practices of able body society are often called ableism. Ableism is a term with various definitions, which are all based on the discrimination and oppression that people with disabilities experience in our society (Ferri & Connor, 2005; Hehir, 2003) Through this framework, Critical Disability Studies (CDS) may provide insights into challenges and barriers that entrepreneurs and aspiring entrepreneurs with disabilities face, and open up new opportunities for stakeholders within the entrepreneurship space to make entrepreneurship and entrepreneurship curriculum (more) inclusive. According to Peña, Stapleton, & Schaffer (2016), the goal of the CDS is:

To identify how social, political, and educational contexts serve as sites for (in)justice. Through the use of multiple analytic lenses, such as intersectionality,

critical disability scholars work toward eliminating oppression for people with disabilities so that they are emancipated and can empower themselves. (p. 89)

The CDS could provide an emancipatory perspective on entrepreneurship and people with disabilities, “one that is not simply social, economy, and political, but also psychological, cultural, discursive, and carnal” (Meekosha & Shuttleworth, 2009, p. 50).

Research Questions

- 1) Considering that CDS is critical examination of unequal relations of power and hegemonic forces that maintain an uncritical acceptance of structural arrangements, institutions, and policies that perpetuate oppressive conditions and problems, can it be engaged with entrepreneurship perspectives?
 - a. What can we learn from lived experiences of entrepreneurs and aspiring entrepreneurs with disabilities?
 - b. How do entrepreneurs and aspiring entrepreneurs with disabilities resist and navigate ableism?
 - c. By engaging in entrepreneurship, how do the perceptions of entrepreneurs with disabilities change over time? How does their self-perception change?
 - d. How do we create changes in communities for people with disabilities to accept entrepreneurship as an employment option?

Significance of the Study

Over the course of last ten years, I have become an inclusive entrepreneurship educator. Furthermore, through my experiences, I have often taken a stance from the perspective of critical disability (Meekosha & Shuttleworth, 2009; Goodley, 2013) as it relates to entrepreneurial practices and policies. As such, I have aligned my work with research and

movements centered on inclusion, social justice, activism, and entrepreneurship. From this viewpoint, I sought to understand the experiences of people with disabilities as they pursue entrepreneurship as an employment option. My hope is that insights into these experiences can inform us about how entrepreneurs with disabilities navigate the barriers and challenges within the complex system of ableist structures.

There is a significant amount of research that supports that entrepreneurship is a feasible employment option for people with disabilities (Blanck et al., 2007; Renko, Harris, & Caldwell, 2016; Rizzo, 2002; Shaheen, 2016). The focus of such research has been the feasibility of and barriers to entrepreneurship. Renko et al. (2016) investigated the effect of disability on progress in the start-up process. Results from their study show that “start-up efforts by NEs (nascent entrepreneurs) with disabilities are less likely to result in the emergence of a viable organization than the efforts of those who are not disabled” (p. 573). There is very little research that focuses on entrepreneurs with disabilities who have been successful in navigating the challenges (barriers) that Renko et al. (2016) identified within their study. With the goal to fill this research gap, the study focuses on entrepreneurs with disabilities who went through entrepreneurship programs for people with disabilities.

In order to attend to my research questions, I engaged in the understanding of the experiences and perspectives of my participants and understanding of the entrepreneurship programs for people with disabilities, as well as the resources available through these programs. This included a dialogue with small business service providers, disability service providers, and entrepreneurs with disabilities. Additionally, it included observation and review of curriculum and materials used to assist aspiring entrepreneurs with disabilities to first explore and then pursue entrepreneurship as an employment option.

The purpose of this study is, therefore, to explore and describe the lived experiences of entrepreneurs with disabilities as they pursue entrepreneurship as their employment option. The objective is to understand how these entrepreneurs and aspiring entrepreneurs with disabilities navigate challenges and barriers related to ableism, and additionally, to examine possible relationships among disability, entrepreneurship, and self-perception of entrepreneurs with disabilities.

Moreover, through the Critical Disability Studies framework, I hope to gain more insights into challenges and barriers that entrepreneurs and aspiring entrepreneurs with disabilities face and open up new opportunities for stakeholders within the entrepreneurship space to make entrepreneurship and entrepreneurship curriculum (more) inclusive.

I hope that by examining these experiences of entrepreneurs with disabilities, this research can contribute to practical and policy changes that will enable our society to support people with disabilities more effectively as they explore entrepreneurship and enable them to emancipate and empower themselves.

Organization of the Study

This study explored the lived experiences of five entrepreneurs with disabilities who went through an entrepreneurship program for people with disabilities, and who are currently still pursuing their entrepreneurial endeavor, meaning they still have an operational business. The study uncovered what it means to be an entrepreneur with disability and how these entrepreneurs were able to navigate the challenges and barriers an entrepreneur with disability faces when pursuing entrepreneurship as an employment option. Through case studies, the lived experiences of these five entrepreneurs with disabilities were recorded and analyzed. The data were also used to develop a survey that was disseminated to other

entrepreneurs with disabilities who went through the same entrepreneurship programs for people with disabilities as the case study participants. The survey measured the significance of the barriers that entrepreneurs have to navigate, and it measured the changes in self-perception of entrepreneurs with disabilities over time (before and after the business start).

This dissertation is divided into seven chapters. Chapter One outlines the study and its relevance with regard to entrepreneurs with disabilities who have been through inclusive entrepreneurship programs. Chapter Two provides a literature overview, which informs the study related to disability, entrepreneurship, and the intersection of disability and entrepreneurship. Chapter Two also introduces the theoretical framework used for this research. Chapter Three provides the methods summary and explain my reasoning behind choosing a mixed method approach to better understand the lived experiences of entrepreneurs with disabilities. Chapter Four outlines the key results of the qualitative data collected for the purpose of this study. Here, five case studies were conducted, and participants shared their lived experiences within the entrepreneurship program for people with disabilities. Chapter Five outlines the key results of the quantitative data collected for the purpose of this study, in which a larger group of entrepreneurs who participated in the entrepreneurship program for people with disabilities was surveyed to provide information about the barriers and challenges they face and how their self-perception changes as they move through the entrepreneurship process. Chapter Six provides an analysis of combined data and outlines the key outcomes of this study in relation to the research questions. The final chapter, Chapter Seven, discusses key findings, limitations, implications, and future research, and proposes a concept of an academic study that focuses on disability and entrepreneurship.

CHAPTER 2 - LITERATURE REVIEW

In this study, I sought to understand how entrepreneurs and aspiring entrepreneurs with disability navigate the barriers and challenges as they explore and pursue entrepreneurship as an employment option. In order to address the research questions, which converge and intersect across entrepreneurship and disability studies related disciplines, a broad review of literature that covers these different fields is necessary to organize the ideas and theories that impact and influence the study.

Therefore, the first part of the literature review provides an overview of related literature in the fields of entrepreneurship and disability studies. The review of the literature also includes an examination of the intersection of these two fields. The second part describes the theoretical perspectives used in this study to underline the research question.

Review of Related Literature

This study explores the inclusive practices of people with disabilities in entrepreneurship where critical disability studies framework is proposed as a useful tool to identify challenges and obstacles that people with disabilities face as they pursue entrepreneurship as an employment option. Throughout the study, the terms “entrepreneurship”, “self-employment”, and “business ownership” will be used interchangeably.

The first part of the literature review provides an overview of related literature in the fields of entrepreneurship and disability studies. The review of the literature also includes an examination of the intersection of these two fields. Thus, the first part will introduce 1) the historical overview of self-employment of people with disabilities within the United States and the creation of START-UP, a federal effort to address needs of entrepreneurs with disabilities, 2) framing of inclusion in entrepreneurship as it relates to understanding the

opportunities that entrepreneurship presents to people with disabilities, 3) intersections of entrepreneurship and disability as it pertains to barriers to entrepreneurship for people with disabilities, and conception of 4) inclusive entrepreneurship.

The second part of the literature review describes the theoretical perspectives used in this study that underline the research question.

Historic overview of self-employment of people with disabilities within the American context

The early Americans who came to the United States from across the globe came with the goal to realize the opportunity and exercise freedom. Immersed in the spirit of independence, the earliest Americans were self-employed in the agricultural industry. However, as the nation's economic base shifted from farming to the manufacturing industry, and as the population shifted from rural more toward urban, the nature of employment in the US changed, too (ODEP, 2013). Self-employment was replaced by wage employment as the primary income source. People moved to pursue opportunities across the U.S. and caused the structure of social capital and communities to change, transforming the U.S. society.

In a society where employment wages are the main income source, employment defines an individual's place in the community (Gottlieb, Myhill, & Blanck, 2010). The unemployed are often excluded from important activities and roles within the social group (Obermann, 1980). Thus, for a long time in the US, the expectation for people with disabilities was they usually would not work. For example, in the United States, prior to the passage of the Rehabilitation Act of 1973, employment policies rarely aimed to place people with disabilities in competitive employment positions (Blanck 2001; Gottlieb et al., 2010); self-employment was similar. (Pagán, 2009). Benefits programs for people with disabilities largely remain tied to income; only persons below a certain income threshold could receive

assistance (Blanck, Hill, Siegal, & Waterstone, 2009; Gottlieb et al., 2010; Wehman, Revell, Kregel, & Act, 1997).

With the passage of the Individuals with Disabilities Education Act (1975) and the Americans with Disabilities Act (ADA) of 1990 (as amended in 2008), employment discrimination has been reduced, and employment opportunities for people with disabilities have improved in the United States (Blanck 2008; Gottlieb et al., 2010). However, employment outcomes for people with disabilities continue to lag substantially behind those of people without disabilities in the United States and worldwide (Gottlieb et al., 2010; International Disability Rights Monitor, 2004). Since its adoption by the United Nations (UN) General Assembly in 2006, the UN Convention on the Rights of Persons with Disabilities has been signed by 114 nations with the promise, in part, of greater employment opportunities for all persons with disabilities. The Convention entered into force on May 3, 2008 (Gottlieb et al., 2010; Reina, Adya & Blanck, 2007; United Nations, 2006).

The Rehabilitation Act and the ADA enabled people with disabilities to prepare for employment through their state Vocational Rehabilitation (VR) programs, funded by the Rehabilitation Services Administration (RSA) in the Department of Education. Despite this authority, an analysis of RSA case closure statistics for VR clients indicated that self-employment remains a small percentage of overall VR status 26 closures in employment (ODEP, 2013). The number of closures range from 1.97 percent in 2003 to 1.66 percent in 2007 and 1.99 percent in 2009, although there has been a small increase to 2.40 percent in 2012 (West, 2012). How is that possible?

The passage of the Rehabilitation Act of 1973 impacted the employment policies that were aimed to place people with disabilities in competitive employment positions. However,

the same Act did not impact self-employment policies until its amendment in 1998. The changes to the Rehabilitation Act Amendments of 1998 referenced self-employment, telecommuting, and establishing a small business as a viable employment outcome under State Vocational Services Program for people with disabilities (RSA, 2000).

President Clinton established the Presidential Task Force on the Employment of Adults with Disabilities (Task Force) in 1998. In the initial report, the Task Force identified self-employment opportunities for people with disabilities as underutilized and potentially productive (The Presidential Task Force on Employment of Adults with Disabilities, 1998). This initial report included information on activities that were underway to increase self-employment, recommendations on what can be done, and references for State Vocational Rehabilitation agencies.

The third and final report of the Task Force, issued in 2002, concluded that small business ownership is a particularly attractive alternative for individuals with disabilities (The Presidential Task Force on Employment of Adults with Disabilities, 2002). Although several accomplishments promoting self-employment among individuals with disabilities were identified in the report, there was relatively no outcome data to indicate how successful any program had been. However, the report did state that during FY 2001, the Office of Disability Employment Policy funded the Small Business Self-Employment Service, which provided technical assistance to 1,046 individuals with disabilities and others and referrals to appropriate resources for further assistance. An additional 71,000 individuals visited the service's web site for information. Additionally, the report stated that in FY 2001, \$554 million in Federal procurement contracts were awarded to veterans with service-connected disabilities.

Following the Presidential Task Force, in 2001 President Bush announced the New Freedom Initiative to promote the full participation of people with disabilities in all areas of society. However, in contrast to the Task Force, the New Freedom Initiative did not include self-employment. The only provision that indicated support for self-employment was the fact that \$20 million was allocated for a fund to help individuals with disabilities purchase technology needed to telework, and \$120 million was secured over FY 2002 through FY 2004 “to promoted the development of assistive and universally designed technology and to fund alternative financing programs, such as low-interest, long-term loans to put technology into the hands of more people with disabilities” (The President’s New Freedom Initiative for People with Disabilities, 2004).

In the face of lack of self-employment initiatives within the New Freedom Initiative, the Task Force did set the stage for exploring self-employment for people with disabilities. In 2003, ODEP awarded over \$28 million to projects related to disability and unemployment. Self-employment was included as a form of employment. However, the report (ODEP, 2003) did not provide a breakdown of costs pertaining to self-employment; thus it is not known how much funding was specifically allocated to self-employment initiatives for people with disabilities.

Project GATE (Growing America Through Entrepreneurship) was initiated in 2003 by the Department of Labor to help emerging entrepreneurs create, sustain and/or expand their existing small business. To help emerging entrepreneurs, Project GATE teamed Employment and Training Administration (ETA) training and assistance programs with economic development entities, such as local Small Business Development Centers (SBDCs), women's business development centers, local chambers of commerce, entrepreneurial service

providers and small business loan providers. People with disabilities were included in this project in relatively small numbers (DOL, 2009).

According to the ODEP (2013) report, up until 2006 the governmental agencies and programs appeared to have invested a mass of money and resources into initiatives that promoted self-employment for people with disabilities. However, there was very little outcome data analyzing the success of initiated programs and services. Additionally, these agencies seem to have created or funded the creation of useful tools to assist people with disabilities in starting their own business, but it is unknown whether or not these tools were being utilized. As such, it was extremely difficult to determine what was and was not working. This unknown variable led to the creation of the START-UP.

The report by ODEP (2013) states that:

Based on this Congressional directive, START-UP was funded by ODEP in October 2006. Three separate START-UP demonstration cooperative agreement grants were awarded to consortia in Alaska, Florida, and New York, and one national-scale Self-Employment Technical Assistance, Resources and Training technical assistance center (START-UP/USA) cooperative agreement was awarded to a consortium headed by Virginia Commonwealth University (VCU). The goals of each of the three state consortia were to research, test, and evaluate innovative models of self-employment service delivery at the sub-national level to determine if those models could be adopted across the country. START-UP USA had four goals: 1) develop research-based policy, 2) provide technical assistance to the three state and local START-UP projects, 3) provide direct technical assistance to individual aspiring entrepreneurs from across the country to assist them to meet their self-employment

goals, and 4) provide technical assistance to related systems that could implement practices for achieving sustainable self-employment outcomes for people with disabilities. (p. 4)

According to the Report (ODEP, 2013), the START-UP shifted the paradigm from one that assumed people with disabilities should pursue wage employment to one in which people with disabilities were encouraged to pursue self-employment. Further, according to the report, the START-UP helped to inspire individuals with disabilities to consider self-employment. The report indicates that the START-UP overcame the systemic barriers that people with disabilities face when trying to pursue entrepreneurship (ODEP, 2013).

One of the outcomes of the START-UP USA has been the website under ODEP ‘Self-Employment and Entrepreneurship’, which includes all outcomes, tools, and resources of the START-UP USA initiative. Even though the START-UP helped participating entrepreneurs overcome systematic barriers, there has not been any recent change in policy. Furthermore, there have not been any recent initiatives to replicate and implement tools developed under START-UP USA. This could potentially explain low VR case closures for self-employment.

Framing inclusion in entrepreneurship: Entrepreneurship as an opportunity for people with disabilities

“We, like all Americans, have talents to use, work to do, our contributions to make to our communities and country. We want the chance to work and marry without jeopardizing our lives. We want access to opportunity. We want access to work. We want access to American Dream” - Paul Longmore, Why I Burned My Book (p. 258)

One way to frame entrepreneurship conceptually is to think about how we can begin to address a variety of social stigmas and challenges by creating opportunities for individuals with disabilities to pursue entrepreneurship and other economically and socially productive ventures.

The quote from Longmore above exemplifies how individuals with disabilities, and members of other disadvantaged groups, if given the opportunity, would strive toward the American Dream, which is commonly perceived to be achieved through entrepreneurship.

According to Shaheen (2016) “predominating myths and misperceptions about entrepreneurship may discourage people with disabilities from considering it as an option” (p. 60). The low survival rate of small business start-ups is suggested as a reason for discouraging people with disabilities to pursue self-employment. (Shaheen, 2011; Shaheen, 2016). However, despite these challenges and barriers entrepreneurship could be feasible employment option for many more people with disabilities than those presently self-employed (Blanck, Adya, Myhill, Samant, & Chen, 2007; Shaheen, 2011; Shaheen, 2016). The evidence is largely derived from econometric models of discrete occupational choice, where self-employment or business ownership is identified with entrepreneurship or the entrepreneurial occupation (Parker, 2004; Parker, 2009).

The notion of entrepreneurship as a compelling path for people with disabilities, including veterans and women with disability, is not new. In fact, throughout history entrepreneurship has been a means for people with disabilities to make a life for themselves and their families, and to reengage with the economic engine of their communities, and ultimately their nation. Entrepreneurship and small business ownership offer them the opportunity to ‘own their futures,’ while at the same time providing them the flexibility to

accommodate the unique challenges associated with a disability (Haynie & Shaheen, 2011; Renko et al., 2016; Shaheen, 2016).

Entrepreneurship is the act of creating value by seizing opportunity through risk taking and the mobilization of human, social, financial and physical capital. Ahmad and Seymore (2008) expanded OECD's (2010) definition of entrepreneurship; namely entrepreneurship is phenomena associated with entrepreneurial activity, and the authors defined entrepreneurial activity as the enterprising human action in pursuit of the generation of "value, through the creation or expansion of economic activity, by identifying and exploiting new products, processes or markets" (p. 954). Entrepreneurship has been important for the economic development, national and individual wealth creation, productivity and new job formations, wherever individuals have had opportunities to take economic initiative (Carlos & Sampaio de Sá, 2014; Carree & Thurik, 2003). Considering that entrepreneurship is an act of creating value, entrepreneurship is operationalized as small-business ownership or self-employment (Baptista & Leitão, 2015; Parker, 2004). Parker, Renko, and Caldwell (2014) sum up the following:

Entrepreneurship holds many benefits for people with disabilities that conventional employment does not, including greater independence, the ability to set one's own pace and schedule, a reduction of transportation problems when a business is home based, and continued social security support (Office of Disability Employment Policy 2001). (p. 1277)

The fact that the number of individuals with disabilities in the U.S. (Hughes & Avoke, 2010; Lewis, 2009) and the unemployment rate of this population (Blanck, Sandler, Schmeling, & Schartz, 1999; Hughes & Avoke, 2010) is increasing is an opportunity for

creating a value, both social and economic. There are opportunities and room for improvement on many spectrums. For example, the discriminatory practices and the marginalization of individuals with disabilities have been challenging when it comes to the inclusion of individuals with disabilities in the workforce, vocational training, entrepreneurship, and other areas that are typically readily available and necessary for individuals' development (Erevelles, 2011). Hence, these social challenges and societal ills can be regarded as opportunities (Yunus, 2011) and can further highlight work done, or lack of work done, when it comes to the challenge of employing people with disabilities through the means of inclusion in the field of self-employment (entrepreneurship). Further, according to Yunus (2011), enabling people with disabilities to start and grow their entrepreneurial ventures is an act of social value creation or social entrepreneurship.

The term "social entrepreneurship" covers a range of societal trends, organizational forms and structures, and individual initiatives (Roper & Cheney, 2005; Coroner & Ho, 2010). Within this context, social entrepreneurship can be characterized as a continuous realization of opportunities to pursue social innovations and create social value (Thompson, Alvy, & Lees, 2000), where social value is defined as "the creation of benefits or reductions of costs for society—through efforts to address societal needs and problems—in ways that go beyond the private gains and general benefits of market activity" (Phills, Deiglmeier, & Miller, 2008). Examples of social value creation include improving poor and marginalized communities (Alvord, Brown, & Letts, 2004) or improving care for the elderly (Wong & Tang, 2006).

Bearing in mind that social entrepreneurship focuses on solving social problems or the creation of social value, scholars in the field of entrepreneurship research claim that social

entrepreneurship is similar to commercial entrepreneurship in that the recognition of opportunities to create or innovate is the initiation point of the entrepreneurial process (Austin, Stevenson, & Wei-Skillern, 2006). Further, in line with this, Shane and Venkataram (2000) define the field of entrepreneurship research as:

The scholarly examination of how, by whom, and with what effects opportunities to create future goods and services are discovered, evaluated, and exploited (Venkataram, 1997). Consequently, the field involves a study of sources of opportunities; the processes of discovery, evaluation, and exploitation of opportunities; and the set of individuals who discover, evaluate and exploit them. (p. 220)

To understand better the opportunity when it comes to people with disabilities we need to understand how societal ills and challenges create these opportunities. A societal ill or problem is a condition that some people in a community view as being undesirable. Everyone would agree about some societal ills, such as murder. However, here, when it comes to people with disabilities, societal ills include discrimination and the marginalization of people with disabilities. One of the factors perpetuating this societal ill is the failure to acknowledge the prevalence and complexity of poverty and its relation to disability and employment. Hughes and Avoke (2010) describe disability as both a cause and an effect of poverty, affecting employment and quality of life of people with severe disabilities-- particularly of those who are also racial and ethnic minorities. In addition, the root of the societal ill comes from the society, as indicated by Shapiro (1993, p. 115): "other people's attitudes, not one's own disability, were the biggest barrier" when it comes to stereotypes and discrimination against individuals with disabilities.

A cause has an effect, and the above mentioned societal ill effects the employment of people with disabilities. This creates social challenges in terms of how to include people with disabilities in the self-employment work forces in a way that is more humane, egalitarian, and just. Considering that entrepreneurship is an employment option for people with disabilities, we will focus on some of the challenges that people with disabilities face when exploring and/or pursuing entrepreneurship, and how these challenges can create opportunities for institutions, organizations, and communities to create social value by enabling people with disabilities to address these societal ills.

Paul Sarvadi (2004) wrote that entrepreneurship is considered the backbone of the economy. However, limited resources and opportunities are given to individuals with disabilities to pursue entrepreneurship. These resources and opportunities that are lacking and limited, are not related to public resources; rather, these resources and opportunities are linked to the stigma and societal perception that individuals with disabilities are not capable of pursuing self-employment (Meager & Higgins, 2011). This is related to mainstream entrepreneurship pedagogy and the “velvet curtain” (Lukes, 2004, 2005) that prevents disadvantaged individuals from identifying opportunities due to “articulated inter alia [in] relations of ‘class’, ‘gender’, and ‘postcolonialism’ dominant in our current society” (Khan, Munir, & Willmott, 2007; Dorado & Ventresca, 2012).

Hence, if individuals with disabilities have a tendency to pursue entrepreneurship, and on the other hand their unemployment rate is very high compared to the rest of population, then this raises a question of how effective are the efforts of our public services in empowering individuals with disabilities to pursue entrepreneurship as an employment option. Khavul, Prater, & Swafford (2012) state that social entrepreneurs solve the

problem(s), while institutional entrepreneurs (intrapreneurs, individuals doing entrepreneurial activities within an organization) change the system(s). This suggests that institutional intrapreneurs, social intrapreneurs, need to analyze the public service system to identify lack of resources and discover opportunities, and at the same time identify community champions who have been making progress on addressing these social challenges and societal ills and empowering people with disabilities to be part of the solution.

Considering that entrepreneurship is a social undertaking, Sarason, Dean, & Dillard (2006) state that it must be carried out, and therefore understood, within the context of social systems. Building upon Shane and Venkataraman's work (Shane & Venkataraman, 2000), Sarason, et al., (2006) explain that entrepreneurship ought to be presented as a nexus of opportunity and agency, whereby opportunities are not singular phenomena but are idiosyncratic to the individual; hence, the relationship between entrepreneur and opportunity as a duality. A duality, as opposed to dualism, presents two constructs that cannot exist, or be understood, separate from each other (Sarason et al., 2006). It is this perspective that gives rise to the exploitation possibility.

Shane & Verkataraman (2000) state that:

In order to exploit an opportunity it requires the entrepreneur to believe that the expected value of the entrepreneurial profit will be large enough to compensate for the opportunity cost of other alternatives (including the loss of leisure), the lack of liquidity of the investment of time and money, and a premium for bearing uncertainty. (p. 223)

We need to apply this within the context of social entrepreneurship and people with disabilities. What is the potential value of solving that the social endeavor, and what will the

person or people who solve the employment challenges of people of disabilities gain? What are the alternatives? Perhaps it would be better to start answering the second question. The alternatives are status quo: high unemployment amongst individuals with disabilities, stigma, and discrimination against individuals with disabilities, unfulfilled lives and dreams of individuals with disabilities, increased poverty gap, and other challenges and societal ills that people with disabilities already face.

On the other hand, what is the value? The value that a social endeavor gain is more than just individual value or benefit. Social endeavor gains value in advancing its particular missions, social and/or environmental, thereby enhancing the lives of their target beneficiaries (Dees, 1998). Dees (1998) explains that social entrepreneurs have a higher responsibility than entrepreneurs seeking financial success since they are accountable to their stakeholders, a much larger group that has a financial and/or emotional stake in their success. Why? Because losses or failures of social entrepreneurs are more disastrous and devastating, as suggested by Haugh (2007). This can be explained as a failure of social endeavor, and such failures can impact stakeholders, which sometimes may have global implications.

Some of the “successful” entrepreneurs solve problems that they personally experience by leveraging the entrepreneurship tools and their experiences to create effective solutions (Zahra, Gedajlovic, Neubaum, & Shulman, 2009). Furthermore, due to their unique experiences, people with disabilities often times have an insight of the unmet social need(s), which can be transferred into entrepreneurial opportunities (Harris, Caldwell, & Renko, 2014; Reid, 2004). Thus, one can assume that the more people with disabilities pursue social entrepreneurship as an employment option, the more societal ills that affect people with disabilities can be addressed and overcome.

The value that social entrepreneurs/endeavors gain in helping people with disabilities find meaningful employment is the value of empowering these stakeholders and enabling them to overcome challenges and barriers that the society has set up for them, intentionally or unintentionally. Further, the social entrepreneur(s) who are part of that endeavor gain(s) personal fulfillment of doing good and contributing to the society, which is larger and arguably more meaningful than contributing just to him/herself. Enabling individuals with disabilities to pursue entrepreneurship and a more fulfilling life empowers them to get out of the cycle of poverty, gain social capital, and impact other individuals with disabilities, as well as their own families (Kitching, 2014). To include individuals with disabilities in entrepreneurship is to provide access to the American Dream.

People with disabilities, including veterans with disabilities, face many challenges when it comes to accessing and obtaining resources needed for exploring and starting a small business (Haynie & Shaheen, 2011). However, despite these challenges, Shaheen (2016) list several good reasons to promote self-employment among people with disabilities to include choice, individual capability, and control of one's career and economic future:

1) The matter of choice is related to the ability of entrepreneurs and aspiring entrepreneurs with disabilities to learn about self-employment, the good, the bad, and the ugly. Then, they should be able to make an informed decision on whether they will pursue entrepreneurs as an employment option.

2) Individual capability, here Shaheen suggests that entrepreneurs and aspiring entrepreneurs with disabilities "should not be defined by their disability" (p. 66) rather by their abilities, capabilities, and hopes of owning a small business.

3) Entrepreneurs and aspiring entrepreneurs with disabilities should have control of their career and economic future. Often times, disability service providers and/or small business providers influence or dictate the employment path for people with disabilities. This practice prevents people with disabilities to pursue career paths that are aligned with their passions, goals, and aspirations.

Essential for effective employment counseling sessions is to enable employment counselors to understand both human and social capital of people with disabilities and empower them to explore entrepreneurship, make informed decisions, and choose what path within entrepreneurship they want to pursue (Shaheen, 2016). In the 2010 Inclusive Entrepreneurship (BBI, 2010) report, a participant who was empowered to make informed decision noted: “I don't think there is any other option for me. I think it's the one avenue where you can set and meet your own goals--the only thing that limits you is your own creativity, effort, and energy.” (p. 5).

Recent research raises the importance of acknowledging that entrepreneurship is an employment option for people with disabilities (Griffin, Hammis, Geary, & Sullivan, 2008; Harris, Renko, & Caldwell, 2013; Renko et al., 2016; Shaheen, 2011; Shaheen, 2016). Similarly, not every individual with a disability wants to be an entrepreneur. However, those individuals who wish to pursue any form of entrepreneurship should have equal opportunity in doing so, including access to the information, services, and resources (Griffin et al., 2008; Harri et al., 2013; Renko et al., 2016) that would give them just as much opportunity to succeed or fail in their entrepreneurial pursuit on their own merits as that of individuals without disability. The question that is significant for this study and also raised by Renko et

al. (2016) is to “what extent institutionalized political–economic and socio-cultural factors affect access to such opportunities” (p. 1277) and the inclusion of people with disabilities.

Intersection of entrepreneurship and disability: Barriers for aspiring entrepreneurs with disabilities

Establishing a new business is loaded with difficulties, whether one has a disability or not. Both people with disabilities and those without face many barriers to entrepreneurship. However, for people with disabilities, the barriers may be more acute or more difficult to overcome, including: awareness and access to benefits service providers, access to funds i.e. start-up capital, access to social and human capital, and learning about and accessing appropriate small business assistance and training (Renko et al., 2016).

Human capital and financial capital are critical factors for the start-up success and growth of firms. Particularly in the case of micro and small enterprise, per Neuberger and Rathke (2009) “a single person, usually the owner-manager, must have both technical and managerial skills” (per citation in Olabisi, Jiboye, & Akinyosoye, 2016, p. 524), but also needs the financial capital to finance start-up costs, necessary investments in equipment, and so on. According to Harper & Momm (1989), access to financials/capital and lack of customers tend to be the two major barriers to entrepreneurship for people with disabilities.

When it comes to financial capital Parker Harris et al. (2014) identify that “lending institutions lack awareness about disability expenses and benefits, which therefore are not taken into consideration when determining financing for small businesses” (p. 1284).

Additionally, the study by Parker Harris et al. (2014) suggests that the lending practices discriminate against entrepreneurs with disabilities due to misconceptions about entrepreneurs with disabilities and their “ability” to run a successful business. Banks are reluctant to take a risk on the person’s disability, not necessarily the businessperson or

business itself. Parker Harris et al. (2014) found out that “social entrepreneurs with disabilities shared that they consistently received negative feedback about their business ideas specific to disability rather than business acumen” (p. 1285). Ableist assumptions can discourage people with disabilities from pursuing entrepreneurial opportunities and create institutional barriers related to policy and funding (Harri et al., 2014; Jammaers, Zaroni, & Hardonk, 2014).

A study by Fairlie and Robb (2008) that compared different racial groups showed that a high level of startup capital is the most important factor contributing to the success of Asian-owned businesses, and that the lack of startup money for black businesses - attributable to the fact that nearly half of all black families have less than \$6,000 in total wealth - contributes to their relative lack of success. The same study showed that higher education levels among Asian business owners explain much of their success relative to both white- and black-owned businesses. Finally, Fairlie and Robb (2008) find that black entrepreneurs have fewer opportunities than white entrepreneurs to acquire valuable pre-business work experience through working in family businesses. These findings are similar to the study of Brockhaus (1980), showing entrepreneurial success to be directly linked to prior experiences, education, and adequate social capital and human capital.

Human capital and social capital are often discussed together (Kennedy, 1997; OECD, 2001). Hancock (2001) explains and places human capital at the center of overlapping domains of social, ecological and economic capital, viewing it as embodied in the characteristics of “healthy, well educated, well skilled, innovative and creative people who are engaged in their communities and participate in governance” (Hancock, 2001, p. 276). Kennedy (1997) states that the concepts of human capital are only part of both individual and

economic perspectives; there are other aspects that are more socially based, leaning over and into social-capital. The social capital, on the other hand, has been described by Keman (1999) as:

The shared norms and values that bind individuals together – and the source of formal and informal organizations that make it possible to collaborate in the collective interest ... the cement of civil society that contributes to political efficacy and democratic performance. (pp. 15–16)

Considering these definitions and theories of human and social capital from the disability perspective causes new barriers to emerge. Pavey (2006) shares that:

Coffield (1999) criticizes the modern human capital approach because of its flaws and incompleteness (in which other economic factors and approaches are ignored), because it suggests a social climate where some workers are more valuable than others, and because individuals are blamed for their own poverty since they have not taken up educational opportunities. (p. 220)

Additionally, human capital theory ignores disability. According to Pavey (2006), people with disabilities including those with learning disabilities, who have difficulty to improve their human capital, are not acknowledged in the theory. The theory does not acknowledge that there are people who do not fit the conceptual models but who are nevertheless developing their own businesses and other aspects of entrepreneurship. Pavey argues that this shortcoming in theory suggest that the existing views of human capital, social capital and entrepreneurship are flawed. The author calls for a revision of the concepts of human capital, social capital, and entrepreneurship and to take account of the disability.

The Organisation for Economic Co-operation and Development (OECD, 2007) states that social capital consists of “networks together with shared norms, values, and understandings that facilitate co-operation within or among groups” OECD (2007) explains that they think of networks as real-world links between groups or individuals; networks of friends, family networks, networks of former colleagues, and so on. The shared norms, values, and understandings are less concrete than social networks. Sociologists sometimes speak of norms as society’s unspoken and largely unquestioned rules. Norms and understandings may not become apparent until they’re broken. If adults attack a child, for example, they breach the norms that protect children from harm. Values may be more open to question; indeed, societies often debate whether their values are changing. And yet values – such as respect for people’s safety and security – are an essential linchpin in every social group. Put together, these networks and understandings engender trust and so enable people to work together (OECD, 2007).

The social capital and the network that it represents for aspiring entrepreneurs with disabilities intentionally and un-intentionally cause barriers to entrepreneurship. Aspiring entrepreneurs with disabilities often lack the self-belief that they can start and operate business successfully (EMDA, 2009), and it is often their social network of friends, family members, and small business services providers who act in ways that undermine the aspiring entrepreneur’s self-confidence and discourages start-up (Rizzo, 2002; Foster, 2010; Kitching, 2014).

While the family and friends act in a way to protect the aspiring entrepreneur with disabilities from failure, the worrisome barrier is the absence of appropriate and sensitive business support and unhelpful attitudes of business advisors (Boylan & Burchardt, 2002;

Doyel, 2002; Pavey, 2006; EMDA, 2009). Kitching (2014) expands this barrier into a number of dimensions:

- “Advisers are often reluctant to recommend self-employment as a career option for people with disabilities and sometimes actively attempt to dissuade them.”
- “Training is not always tailored to individual needs and is therefore of limited value to particular recipients.”
- “The visibility of support services provided or a lack of information made available in particular formats (Braille etc.)”
- “Lack of accessible premises or transport/funding for transport to and from business advising center.”
- Language: “using terms like “enterprise” or “entrepreneur” may be off-putting to those perceiving self-employment simply as a means of working and earning a living for oneself.”
- “The diversity of impairment/disability means that some disabled entrepreneurs might not perceive themselves as ‘disabled’ and prefer to be supported under mainstream, rather than disability-specific, services.” (p. 9).

The perception of human and social capital of people with disabilities is negatively affected by the stigma toward the disability itself (Kulkarni & Longneck-Hall, 2014). While on one side people with disabilities need inclusive entrepreneurship education and training, on the other side institutions and other public stakeholders serving people with disabilities need disability and disability culture competency training (Griffin et al., 2008). The study by Parker Harris et al. (2014) discovered that:

Entrepreneurs with disabilities believed that in order to be successful in their business ventures, the government needed to have more involvement through the provision of services for education and training, the institution of market-based incentives, and the reduction of disincentives generated by existing policies concerning benefits and asset development. (p. 1282)

The challenge for many individuals with disabilities is the inaccessibility of education and training programs focused on the “nuts and bolts” of small-business ownership – and more specifically, education and training that integrates business tools and skills with specialized education related to the opportunities and challenges of being a business owner with a disability (Haynie & Shaheen, 2011).

Entrepreneurial training and development education is the one area that champions the principle of inclusivity, integration and mainstreaming. Training and educational services seem very important in market development and empowerment (Gnyawali & Fogel, 1994; Peters, 2009). One of the environmental factors that has contributed to entrepreneur success is an educational and short-term training program (Fairlie & Robb, 2008; McClelland & Winter, 1969). Entrepreneurs with disabilities benefit from human capital provided by both education and experience, including from social capital provided through networking (Honig, 2001). Entrepreneurs with disabilities need training in business plan preparation, market research and marketing, strategic planning, pricing, decision making, negotiation, organization and business management, management of the workforce, and cash-flow management among other issues (Shaheen, 2011; Griffin & Hammis, 2003). Entrepreneurs with disabilities tend to encounter even greater disadvantages that are directly linked to discrimination on the basis of their disability.

Given that the outsider expertise needed to incubate, develop, and support new entrepreneurial ventures is an extensively specialized profession, it is important to note that providers of Vocational Rehabilitation (VR) services are generally not educated or experienced in this arena (BBI, 2010). Vocational counselors may not have the training to be the primary resource to guide clients through the intricacies specific to entrepreneurship. It is likely that counselors educated and working in the human services field may not know how to (a) guide the development of or interpret a business plan; (b) design and conduct a market analysis; (c) analyze and make recommendations related to income and expense reports, or profit/loss statements; and/or (d) review the overall financial status of an existing or potential small business (Colling, 2001). They may have little or no knowledge of licensing, permits, zoning, insurance, corporate status, capital equipment, safety regulations, or production methods. These are just some of the important aspects of incubating and supporting entrepreneurship.

Despite this shortcoming in their expertise, vocational rehabilitation professionals are charged with assisting people with disabilities to become employed within the mainstream economy (Colling, 2001). When looking specifically at self-employment (entrepreneurship), data suggest it is seldom used as a vocational rehabilitation case closure (NYMWP, 2011; Seekins, 1992). Nationally, cases closed in self-employment (entrepreneurship) represented just 2% of all state VR agency closures in 2007 (Revell, Smith, & Inge, 2009), although there has been a small increase to 2.40 percent in 2012 (ODEP, 2013).

According to BBI's (2010) report:

Collaboration between disability services agencies and community business resources is rare, leaving individuals with disabilities caught in a gap. Some of the

unique considerations relevant to entrepreneurs with disabilities (e.g., impact of income on Social Security Assistance benefits, development of support team, etc.) may be beyond the scope of most existing community business resources, while the research and development of a business plan is frequently beyond the expertise of disability service agencies. (p. 26)

Just as VR counselors may lack knowledge in small business development, Small Business Development Center (SBDC) and other Small Business Administration (SBA) program counselors may be unfamiliar with some of the aspects of disability experience (BBI, 2010). According to BBI (2010) these issues could be;

- The need for communication accommodations, such as screen readers, phone texting, or having materials available in Braille, on a computer disc, or in large print
- The importance of physical access, including accessible office interiors, signage, parking, and transportation
- The need for appropriate assistive technologies so that the potential entrepreneur can meet self-employment goals
- A general lack of awareness of disability-related programs and services that are already in place—even though potentially underutilized—to support entrepreneurs with disabilities (including requirements and range of services that VR or VA/VR offers). (pp. 26-27)

The outcomes of BBI's (2010) report suggest that the outcomes of entrepreneurship for people with disabilities could be greatly improved if disability VR providers would be better

educated about entrepreneurship and vice versa small services providers would be better educated/trained on disability related resources.

Furthermore, in addition to the need for entrepreneurial training and counseling, entrepreneurs and aspiring entrepreneurs with disabilities need training in benefits that many people with disabilities depend upon. These aspiring entrepreneurs with disabilities often fear losing the security of regular benefit income, a barrier to entrepreneurship often called the “benefits trap” (Boylan & Burchardt 2002; Doyel, 2002; EMDA, 2009; Kitching, 2014; Shaheen, 2011; Shaheen, 2016). Usually, such fears is grounded in the lack of understanding of the benefits available (Shaheen, 2011). In a study conducted by Boylan and Burchardt (2002) following became evident:

Entrepreneurs they interviewed feared losing benefits, yet they were also unaware of the financial and non-financial support available to them. Limited awareness of eligibility for benefits, combined with expectations that income from entrepreneurship might be initially low, contributes to perceptions of self-employment as “risky” and may deter business start-up. (As cited in Kitching, 2014, p.8).

Entrepreneurs and aspiring entrepreneurs with disabilities are often further marginalized by virtue of being denied opportunities in employment, decision-making, and leadership. A majority of entrepreneurs with disabilities operate their businesses under adverse conditions (Viriri & Makurumidze, 2014). Not only do they encounter difficulties in finding working premises, markets for their products and access to finance; they also experience limited access to training in entrepreneurship skills and management (Kitching, 2014). They have very limited marketable skills and training. Many are not targeted for training and are

constrained by accessibility issues (such as lack of ramps, sign language interpretation or information in accessible formats) from participating in training, or accessing credit or business development services (Kitching, 2014).

Additionally, Kitching & Rouse (2014), suggest that it seems possible that providing entrepreneurs with appropriate training in social skills might assist them in their efforts to exploit opportunities and launch new ventures. Given the crucial role entrepreneurs play in creating wealth not only for themselves and their companies but also for their societies (Venkataraman, 1997), this would appear to be a highly desirable outcome (Baron & Markman, 2003).

Entrepreneurs who have strong identity-based networks accumulate “cognitive social capital” (Nahapiet & Ghoshal, 1998), which provides them with a unique understanding of the needs and point of view of their communities. “Cognitive social capital” refers to a shared system of meanings that enables individuals within a network to make sense of the information they receive (De Carolis & Saporito, 2006). Social networks can enable entrepreneurs to find opportunities and easy access to specific markets or niches. Obviously, connections to the political establishment are an important source for potential entrepreneurs (Martinez & Aldrich, 2011). Connections become more important and more visible during the turmoil caused by shifts in political and economic systems (Manev, Gyoshev, & Manolova, 2005; Martinez & Aldrich, 2011). Entrepreneurs with disabilities are socially excluded, stigmatized and marginalized; accordingly, their network ties and cohesion in business circles are weak (Harri et al., 2014). Mentors, a form of social capital, can make entrepreneurship more tangible by serving as a source for social empowerment and learning (Rae, 2000; Scherer, Adams, & Wiebe, 1993) and demonstrating that entrepreneurship can be

is a viable employment option for people with disabilities regardless of the barriers faced (Harris et al., 2013).

Finally, the extent or level of barriers to entrepreneurship varies among people with disabilities. There is evidence of multiple levels and sources of disadvantage for certain groups of people with disabilities in European labor markets (Greve, 2009). According to the World Health Organization and World Bank (2011), vulnerable subgroups within society tend to be more affected by disability, for example, the old. Indeed, people with disabilities may experience multiple forms of social exclusion and sources of labor market disadvantage (Berthoud, 2008).

Kitching (2014) explained that minority groups such as disabled women, older people with disabilities, ethnic minorities with disabilities, and migrant people with disabilities tend to experience greater labor market disadvantage; “Disability barriers to entrepreneurship might, therefore, be compounded by gender, ethnicity and age barriers as well as deprived socio-economic contexts” (p. 10). Regardless of these challenges and barriers, entrepreneurship (self-employment) could be a feasible employment option for many more people with disabilities than for those who are presently pursuing entrepreneurship (self-employment) (Blanck et al., 2007).

Parker Harris et al. (2014) state that moving forward, it is needed to “take into consideration the extent to which political-economic and socio-cultural factors affect the integration of people with disabilities within entrepreneurship” (p. 1286). While entrepreneurship as an employment option for people with disabilities has been well supported in policy rhetoric, the literature review suggests that “policy practices require both structural changes and ideological shifts in approaches to employment before effective

policies can be implemented” (p. 1286). Many entrepreneurs with disabilities believe they have exhausted other employment options (Parker Harris et al., 2014; Renko et al., 2016). Furthermore, Parker Harris et al. (2014) found out that “socio-cultural factors can discourage people with disabilities who have been disenfranchised and have struggled to participate in employment” (p. 1286). This is also a result of the dominant ableist culture that people with disabilities hold such potential in entrepreneurship, “as their intimate knowledge of a social problem drives their pursuit of social and economic change” (Harris et al., 2015 p. 1286).

Shaheen (2016) and Harris et al. (2015) indicate that we need a cultural shift, an attitudinal shift, on how we perceive entrepreneurs and aspiring entrepreneurs with disabilities; suggesting to look beyond the disability as a “limitation or risk” and focus on the feasibility of their ideas.

Entrepreneurs with disabilities are not merely people who are “not otherwise employable”; rather, they are a capable and an untapped source of social and entrepreneurial innovation (Harris et al., 2014; Kitching, 2014; Shaheen, 2016). In order to capture this innovation properly, a critical analysis of barriers facing entrepreneurs and aspiring entrepreneurs with disabilities seems necessary.

Inclusive entrepreneurship

Although there is abundant literature on self-employment at an international level (Evans & Jovanovic, 1989; Blanchflower & Oswald, 1998; Blanchflower, 2000; Brown, Farrel, & Sessions, 2006; Hyytinen & Rouvinen, 2008), the evidence on entrepreneurship and disability is still largely unexplored because most works on disability and employment have excluded self-employment (entrepreneurship) from their analysis (Baldwin & Johnson 1995; Kidd, Sloane, & Ferko, 2000; Pallisera, Vilà, & Valls, 2003; Danieli & Wheeler, 2006;

Pagán, 2009). Blanck et al. (2000) conducted a study and concluded in 2000 that a comprehensive body of research examining individual, program and systems barriers, as well as facilitators to entrepreneurship among people with disabilities, is lacking. It was after this study that scholars within the disability studies and other disability-related fields started their research on entrepreneurship and disability.

The United States research community was the first that started studying entrepreneurship and disability. One of the first studies on entrepreneurship and disability was a special edition of the *Journal of Vocational Rehabilitation* (2002) that introduced the concept of self-employment (Callahan, Shumpert, & Mast, 2002; Kilsby & Beyer 2002) and analyzed the role of vocational rehabilitation agencies and counsellors (Arnold & Seekins, 2002; Doyle, 2002) and the major activities and considerations when designing an enterprise (Griffin & Hammis, 2002). It also supported self-employment (Rizzo, 2002; Pagán, 2009). For example, Callanhan, et al., (2002) found that around thirteen percent of the participants in the United Cerebral Palsy Associations who became employed chose entrepreneurship over regular employment. According to Pagán (2009) “this percentage was greater than that in the traditional rehabilitation services and even larger than the percentage of individuals who were self-employed in the general population” (p. 219). Also, Doyle (2002) concluded that entrepreneurship is a “true” option for people with disabilities and that “it is crucial for vocational rehabilitation counsellors to learn the realities of small business training, development, and ownership in order to support this important employment option for the disabled population” (as cited in Pagán, 2009, p. 219). With regard people with severe disabilities, Rizzo (2002) “pointed out that these people can use this non-traditional work as a

means of increasing their employment levels through more intensive use of business and personal social support systems” (as cited in Pagán, 2009, p. 2019).

The research has been indicating that entrepreneurship is a viable employment option for people with disabilities, yet the statistics remain largely unchanged over the past four decades. Only about thirty-five percent of people with disabilities are employed full time and part-time (Erickson, Lee, & Von Schrader, 2009; BLS, 2016; Shaheen, 2016). According to Shaheen (2016):

The United States labor force participation rate of people with disabilities is 19.8% compared to those without disabilities is 68.8%. Labor force participation is a measure of the active portion of an economy's labor force. The participation rate refers to the number of people who are either employed or are actively looking for work. The number of people who are no longer actively searching for work would not be included in the participation rate. (p. 59)

The unemployment rate of people with disabilities is 12.8%, compared to six percent among people without disabilities: (US Department of Labor, Office of Disability Employment Policy, 2016). People with psychiatric disabilities have even higher rates of unemployment-estimated at over eighty percent (National Association of State Mental Health Program Directors, 2007).

In 2006, the US Department of Labor, Office of Disability Employment Programs (ODEP) was tasked to move the idea of entrepreneurship as a viable option for people with disabilities forward (ODEP, 2012). From October 2007 through December 2011, ODEP funded three START UP demonstration projects. ODEP's mission is to advance disability employment policies and practices throughout the United States by supporting legislation and

funding demonstration projects, including the START UP projects. These START UP projects were located in the Anchorage, Alaska; Jacksonville, Lakeland, and Ft.

Lauderdale/Miami, Florida; and Syracuse, New York. Shaheen (2016) shares that:

The intent of the START UP initiative and the intended purpose of each of the funded projects was to test and demonstrate improved models for assisting people with disabilities to become self-employed. Technical assistance was provided to each START UP project by the START UP Technical Assistance Center, operated by Virginia Commonwealth University. The initiative was primarily based upon a manual developed by Griffin and Hammis describing self-employment methods for people with disabilities. (p. 59)

From the beginning of the START UP project, the participating organizations declared its mission as 'Inclusive Entrepreneurship'- a process model including an entire community to part take in the entrepreneurship curriculum design and implementation that was inclusive. In order to be inclusive, the curriculum design and implementation included all services related to entrepreneurship and/or disability and their stakeholders. Shaheen (2011) defined 'Inclusive Entrepreneurship' as:

A strategy and process for assisting people with diverse disabilities to become entrepreneurs through business planning training, use of customized business development goal and support planning, and access to financial resources utilizing the resources of diverse public and private partners working within a consensus-driven, collaborative framework. (p. 116)

START UP derived its program methodology from three main areas of research and evidence-based practices. Shaheen (2016) listed those three as following:

- The first theoretical basis was located in the disability recovery and rights oriented literature such as Mary (1998), Anthony (1993), and Schriener, Rumrill, & Parlin (1995). The goal was to empower aspiring entrepreneurs with disabilities to develop their own self-employment or employment goals and to leverage their strengths and capabilities and resources available to implement a customized/individualize employment plan.
- The second foundational element focused on community based collaboration and consensus development i.e. Winer & Ray (1994). The lack of communication and alignment among community services providers (small business resource centers, disability service providers, and others) often times is a barrier for people with disabilities to pursue self-employment options. In its first year, START UP focused on bringing all stakeholders together and aligning their needs and understanding of self-employment for people with disabilities.
- The third foundational element was ODEP's evidence-based "Customized Employment" practice. ODEP ran a five-year customized employment initiative that provided validity for customized vocational assessment.

The START UP project in Syracuse, NY based its curriculum on these three areas of research and evidence-based practices and merged them within the "4 State Entrepreneurship Model" derived from curricula developed and taught at the Syracuse University Whitman School of Management Department of Entrepreneurship and Emerging Enterprises (Morris, Schindehutte, Edmonds, & Watters, 2012). The co-location of these three foundational theoretical and practical underpinnings into one comprehensive methodology that influenced

its design, tools, and curricula made START UP unique (ODEP, 2012; Shaheen, 2011, Shaheen 2016).

During this assessment and planning phase, it became evident that while there was widespread support for the idea that people with disabilities could be self-employed, there was not much confidence in the practicality of business ownership (Shaheen, 2011; Shaheen, 2016). This was the result of the perceptions that the combination of having a disability and a lack of business training made business ownership unlikely for individuals with disabilities (Shaheen, 2011). Within the disability service providers, vocational rehabilitation agency staff cited a lack of understanding of small business ownership among their candidates as a major concern (ODEP, 2012). Throughout the mapping process, the project found that people with disabilities were rarely offered an option for self-employment and had difficulty accessing the training and financing they needed to succeed as business owners (Shaheen, 2016).

By the end of the project, START UP had exceeded its initial goals. Over two-hundred people with diverse disabilities participated in business planning training; over seventy businesses were registered to commence business operations; and over sixty businesses were in operation by the end of the grant (BBI, 2010).

According to the final START UP report by BBI (2010) and Shaheen (2016), an important lesson learned from the Inclusive Entrepreneurship project was that creating the business plan may NOT be the first task when helping people with diverse disabilities become small business owners. Shaheen (2016) explains this in more details:

When prospective entrepreneurs examine, assess, challenge and research their personal motivations for self-employment, the feasibility of the product or service to

be provided in their defined marketplace, and the types of business and personal supports needed to implement the business and sustain it they are better able to make an informed, objective choice to pursue or not to pursue self-employment. It helps them determine whether that particular business is both personally and financially viable before moving on to the formal business planning process. A very valid outcome of the feasibility is that a person may decide NOT to start a business, but instead pursues another career goal more in line with their skills, aspirations, gifts, strengths and support needs. (pp. 70-71)

Inclusive Entrepreneurship seems to have identified solutions to barriers for entrepreneurs with disabilities. Further, it has identified new access to entrepreneurial start for people with disabilities. Nevertheless, not much has changed when it comes to policies and practices of the wider community of small business services providers, and there is still a lack of academic research that studies barriers and challenges that entrepreneurs and aspiring entrepreneurs face as they pursue entrepreneurship.

Theoretical Framework

Theorizing entrepreneurship

There are different definitions of an entrepreneur. Schumpeter (1934) advocated that an entrepreneur is an innovator that creates a business. Moreover, he defines that an entrepreneur is as someone who creates a new product, service, production method, market, or new inputs (Schumpeter, 1934). Others define an entrepreneur as a risk taker and a person who tolerates uncertainty (Drucker, 1985; Brockhaus, 2001). The other perspective is the one from Ronstadt (1984), which looks at entrepreneurship as a process whereby an entrepreneur is a person who creates, manages, and maintains a new business. This study adopts a more

general definition of entrepreneurship that considers the pursuit of an opportunity, risk taking, and process management.

A review of the existing entrepreneurship literature reveals that there are four methods to examine the notion of entrepreneurship. Kebaili, Al-Subyae, Al-Qahtani, & Belkhamza (2015) identify these four to be “economic, psychological, sociological, and behavioral theories” (p. 212). Joseph Schumpeter, Frank Knight, and Israel Kirzner were the first scholars to explore entrepreneurship from the economic perspective. Schumpeter was the pioneer when it comes to studying entrepreneurship as a phenomenon (Kebaili et al., 2015). Schumpeter (1934) explored entrepreneurship activities related to creating new ways of value through new and innovative products, services, and processes. Schumpeter (1934) termed this process as “creative destruction”. Additionally, Frank Knight promoted the importance of dealing with uncertainty. Here, entrepreneurs leverage their capabilities to make decisions under uncertain circumstances and consequently generate profits (Down, 2010; Kebaili et al., 2015).

When it comes to the psychological approach, Kebaili et al. (2015) explain the approach as following:

The psychological approach attempts to find some common traits or ways of thinking that distinguish entrepreneurs from others. Psychologists ask the question of why some individuals start a new business and others do not, despite the fact of being under the same circumstances. (p. 212)

According to Down (2010) “the behaviourists attempt in their research on entrepreneurship to answer the question of “what are they doing” and not “who are they” as suggested by psychologists” (as cited in Kebaili et al., 2015, p. 212). Behaviorists focus and

emphasize on business creation; thus, the major difference between entrepreneurs and non-entrepreneurs is the act of creating an organization.

Kebaili et al. (2015) further explain that:

The main conceptual models of entrepreneurship intention are the Shapero-Krueger Model developed in 2000, those were cited in Simplified Model of Entrepreneurial Potential (Krueger & Brazeal, 1994), the Ajzen Theory of Planned Behavior (Ajzen, 1991), and the Davidsson Economic Psychological Model of Determinants of Entrepreneurial Intention (Davidsson, 1995). (p. 212)

Additionally, there is research that explores drivers and/or barriers to entrepreneurship start-up activities within different contexts (Robertson et al., 2003; Bitzenis & Nito, 2005; Carter & Wilton, 2006; Chowdhury, 2007; Pruett, Shinnar, Toney, Llopis, & Fox, 2009; Sandhu, Sidique, & Riaz, 2011; Ahmad, 2012; Lockyer & George, 2012).

Kebaili et al. (2015) expand on this:

Some of these research used exploratory methodology in order to identify the main barriers, and then they ranked the factors based on their impacts on start-up activities from respondents' perspective (Chowdhury, 2007; Robertson et al., 2003; Wauters and Lambrecht, 2008; Pruett et al., 2009; Ahmad, 2012). Other studies used correlational approach where conceptual models were developed and empirically tested using cross-sectional data (Pruett et al. 2009; Schwarz et al., 2009; Sandhu et al., 2011). (p. 212)

The above literature review presents a brief summary of theories and models of entrepreneurship. Across the literature, scholars, researchers and practitioners defined entrepreneurship without consistency (Shane & Venkataraman, 2000). Some used the term

“entrepreneurship” interchangeably with “business ownership” and “self-employment” in addition to entrepreneurship or entrepreneurial activity (Beugelsdijk & Noorderhaven, 2005; Parker, 2009). It is important to note that these entrepreneurship studies were conducted in different environmental contexts (Kebaili et al., 2015). Depending on the theoretical approach, entrepreneurs with disabilities were predominately left out, while other historic minorities have been included in an increased number of studies in recent years.

Reviewing the scholarly literature on entrepreneurs with disabilities reveals trends similar to policy trends. Despite the growing interest in entrepreneurship or self-employment as a field of study, only a small portion of studies focuses on entrepreneurs with disabilities (Caldwell, 2014). For example, a ProQuest search of abstracts using the term “entrepreneurship” for the years 2011-2016 retrieved 53,080 articles, most of them from economics and management journals. A similar search with the addition of the term “disability” retrieved 1,714 results (about three percent of all articles), most of them from the policy, psychology, and social work journals. A search of abstracts using the term “self-employment” for the years 2011-2016 retrieved 13,088 journal articles, most of them from economics and management journals. A similar search with the addition of the term “disability” retrieved 8,306 results (about sixty-three percent of all articles), most of them from the medicine and social welfare & social work journals. This suggests a lack of academic research that contains an economic theory of entrepreneurship or self-employment.

The point here is that a theoretical approach in isolation yields a different type of explanations of the entrepreneurship or self-employment phenomenon. Economic theory will focus on “who” the entrepreneurs are; psychological will explain “what” they do; sociological could explain “social and human capital”; and behavioral explain “how” they

act. The theories propose that entrepreneurship is multidimensional. Thus, the research suggests exploration across all four - economic, sociological, psychological, and behavior – as each of them informs the other and yet have distinct qualities.

Further, to explain and understand barriers better, social structures and systems surrounding entrepreneurship or self-employment as they pertain to people with disabilities, and a critical analysis across the four entrepreneurship theories, will serve as the fundamental component of the theoretical framework for this study.

Critical Disability Studies

Historically, people with disabilities have been viewed by society through the lens of the medical model, which labels people with individuals as ill, dysfunctional, and suggesting they need medical treatment (Peña et al., 2016; Smart & Smart, 2007). Consequently, much higher education literature over the last two decades framed disability from the medical model. The research has been predominantly quantitative in nature, which examined the characteristics and experiences of students with disabilities. This, in itself, is problematic as it does not offer significant examinations of discriminations and challenges for people/students with disabilities within instructions and institutions of education (Peña et al., 2016). Per Peña et al. (2016) “such an approach perpetuates an ableist worldview, suggesting that people with disabilities should strive toward an able-bodied norm” (p. 86). This can explain why educators’ prejudicial and discriminatory behaviors toward individuals/students with disabilities go unquestioned (Smith, Foley, & Chaney, 2008).

An ableist worldview or ableism is discrimination and social prejudice against people with disabilities. Ableism characterizes individuals as defined by their disabilities and as inferior to the non-disabled. On this basis, people are assigned or denied certain perceived

abilities, skills, or character orientations (Linton, 1998). According to Vehmas & Watson (2014, p.640), the “differences between disabled and non-disabled people are described as being socially produced, and it is also argued that these differences are constructed for a political reason; to maintain dominance (Goodley 2011, 113).”

The perspective of the privileged and powerful (non-disabled people) has become the ‘norm’ and others (people with disabilities) are seen as deviant and inferior (Campbell, 2009). Disability studies assume that the world is inherently ableist. Ableism is used in disability studies and critical disability studies alike in order to challenge the negative stereotypes and cultural values that surround disability and impairment and focus away from the person with a disability (Vehmas & Watson, 2014). Davis explained that ‘the problem is not the person with disabilities; the problem is the way that normalcy is constructed to create the “problem” of the disabled person’ (2010, p. 9).

Disability Studies has emerged in the past thirty years to address the complex social factors that operate within historically disadvantaged populations and that were created and institutionalized through the medical model perspective. The social model of disability has demonstrated success for people with disabilities in society, challenging discrimination and marginalization, linking civil rights and political activism and enabling people with disabilities to claim their rightful place in society (Owens, 2015). Its creation has been akin to a new social movement whereby people with disabilities can gather and challenge their experiences of oppression through political activism (Finklestein 1990, Oliver 1990). The social model of disability appears sufficient as an extremely successful, albeit a basic, political tool, and its uses need to be expanded in order to create more enabling platforms and improve its explanatory power (Corker 1999; Finklestein 2001; Owens, 2015). Indeed,

critical disability studies is one area that has developed partly in reaction to the dominant materialist stance (Meekosha & Shuttleworth, 2009).

Goodley (2013) provides an insight into the emergence of critical disability:

Critical disability studies start with disability but never end with it: Disability is the space from which to think through a host of political, theoretical and practical issues that are relevant to all (see Goodley 157)... According to Helen Meekosha and Russell Shuttleworth these include a shift in theorizing beyond the social model; the influence of disciplines previously on the outskirts, such as psychology, entering the field; attempts to challenge the dogmatic tendencies of some theories and theorists through reference to eclecticism; and the merging of Marxist accounts with those from feminism, queer and post-colonial studies. (p. 632)

Goodley continues and explains that “the word “critical” denotes a sense of self-appraisal; reassessing where we started, where we are now and where we might be going” (p. 632).

Additionally, Goodley adds that “for Margrit Shildrick (2009, 2012), critical disability studies rethink the conventions, assumptions and aspirations of research, theory, and activism in an age of postmodernity” (p. 632). Goodley summarizes what questions and issues critical disability study addresses:

Disability studies, at least in Britain, were conceived as a modernist project to challenge capitalist conditions of alienation. Critical disability studies build upon these insights but acknowledge that we are living in a time of complex identity politics, of huge debates around the ethics of care, political and theoretical appeals to

the significance of the body, in a climate of economic downturn that is leading yet again to reformulations of what counts as disabled. (p. 632)

Critical social theories, whether more traditional or postmodern, posit certain hierarchies and structures, processes or discourses as constraining people's conceptions and experience (such as false consciousness, reification, hegemony, metaphysics of presence, governmentality) (Agger, 1998). Critical disability studies and the critical disability theory (CDT) grew out of several other theoretical interdisciplinary fields such as Feminism and Ethnic studies to examine the social construction of disability (Meekosha & Shuttleworth, 2009). CDT explores the complex interplay of social power dynamics, normalization, inclusion/exclusion, accessibility, mobility, identity politics, intersectionality and privilege (Titchkowsky, 2011).

According to Peña et al. (2016), CDT is used as a "framework that reevaluates and critiques notions of disability in order to facilitate social change" (p. 89). Furthermore, Peña et al. (2016) suggest that critical disability theory needs to challenge educators in a way to remove the focus from deficiencies and impairments. They suggest identifying "sites of injustice" i.e. policies and regulations that serve to control people with disabilities, critique and disempower them, and include people with disabilities in decision-making processes at the institutional and instructional level. They add that another goal of the CDT framework is "to identify how social, political, and educational contexts serve as sites for (in)justice" (p. 89). (Peña et al., 2016) conclude that:

Through the use of multiple analytic lenses, such as intersectionality, critical disability scholars work toward eliminating oppression for people with disabilities so that they are emancipated and can empower themselves. (p. 89)

“The politics of knowledge creation is a critical dimension in the success of any social movement” (Meekosha & Shuttleworth, 2009, p. 47). To add to that, the creation of knowledge and meaning is also embedded in maintaining structures of control and exclusion (Peña et al., 2016). Critical disability theory is a valuable lens through which to examine the ambivalent and potentially disempowering rhetoric within discussions of the creation of knowledge and meaning as it relates to entrepreneurship and disability.

The purpose of this dissertation research is to understand the experiences of entrepreneurs with disabilities and how they navigate the structure of control and exclusion (ableist structures) because there have been a small number of research studies in this area. Entrepreneurship studies help situate issues of power and identity in learning and practicing entrepreneurship. Critical disability studies further situate issues of power and exclusion relative to people with disabilities and entrepreneurship.

CHAPTER 3 - RESEARCH METHODS

Methods & Procedure

In this section, I outline and discuss the exploratory mixed research methods I used to study how people with disabilities make meaning of and experience entrepreneurship after coming to know entrepreneurship and small business ownership through a critical disability studies framework. Additionally, I discuss procedures I utilized in gathering and analyzing data for this dissertation in both chronological phases of this study (qual → QUAN). Next, the research design is discussed, including a description of the population, procedures for data collection and data analysis. Finally, I examine my own epistemic reflexivity and engage with critical self-reflection around my role as a researcher and my research and provide a short summary.

Purpose of the Study

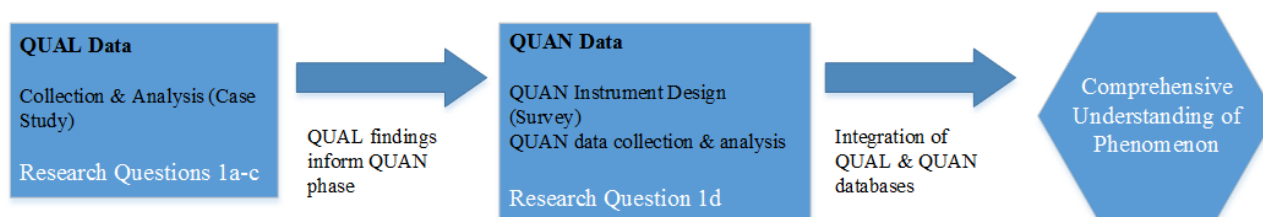
The purpose of this mixed methodological study is to understand how entrepreneurs with disabilities navigate the entrepreneurship process and the powers of control and exclusion within the entrepreneurship space. The study aims to understand the lived experiences of entrepreneurs and aspiring entrepreneurs with disabilities through the lens of critical disability studies. The lived experiences will provide insights and a better understanding of ableist structures, policies, and processes that entrepreneurs with disabilities have to navigate in order to pursue entrepreneurship. These insights and understandings can provide future studies, policies, and practitioners scholarly data that will aid in dismantling ableism within entrepreneurship for people with disabilities.

Research Design

To study the lived experiences of entrepreneurs with disabilities, the exploratory mixed method design (Creswell, 2011; Creswell & Clark, 2007) was applied. According to Creswell and Plano Clark (2011), the exploratory mixed method involves collecting qualitative data followed by a quantitative data collection phase (Qual → QUAN). In general, this type of design entails the collection and analysis of qualitative data first, which then informs the subsequent collection and analysis of quantitative data, and then culminates in the merging of the two databases to garner a more comprehensive understanding of a particular phenomenon. In this study, I followed this general procedure, using initial qualitative findings to inform the creation of a survey.

The qualitative data collection phase (Phase 1) used case studies to understand lived experiences of entrepreneurs with disabilities that participated in the Start-Up NY/Inclusive Entrepreneurship Program and the Entrepreneurship Bootcamp for Veterans with Disabilities program, both in Syracuse, NY. The reason for collecting qualitative data was that there were no specific and existing instruments which examined the lived experiences of entrepreneurs with disabilities as they pursue entrepreneurship. The main themes and issues that emerged through the case studies were developed into a survey. The quantitative data collection (Phase 2) was built upon the case studies to get broader and longitudinal insights of the lived experiences for entrepreneurs with disabilities as they pursue entrepreneurship as an employment option. The survey data were collected from current and past participants of entrepreneurship programs for people with disabilities at Syracuse University's South Side Innovation Center, the Institute for Veterans and Military Families at Syracuse University,

and the Griffin Hammis Associates. The survey was an online survey reaching current and past program participants nationwide.



Qualitative: Multi Case Study

The multiple case study (Yin, 2013), employing a sequential, transformative design, was used to understand the lived experiences of entrepreneurs with disabilities as they go through entrepreneurial training, counseling, and business development. The unit of analysis for this study was meso, or small group. Case study research is a methodology which can take either a qualitative or quantitative approach. A qualitative research approach was chosen for this study because qualitative research seeks to explore processes and make sense out of the lived experiences of people and how these processes and lived experiences interact (Glesne, 2006; Maxwell, 2013; Schram, 2006).

According to Creswell (1998) the case studies are “an exploration of a ‘bounded system’ of a case or multiple cases over time through detailed, in depth data collection involving multiple sources of information rich in context” (p. 61). Furthermore, Stake (1995) suggests that case studies are investigated because:

We are interested in them for both their uniqueness and commonality. We would like to hear their stories. We may have reservations about some things people tell us, just as they will question some of the things we will tell about them. But we enter the scene with a sincere interest in learning how they function in their ordinary pursuits

and milieus and with a willingness to put aside many presumptions while we learn.

(p. 1)

A case study method is effective when the questions are designed to understand “how” and “why” a particular phenomenon occurs (Yin, 1994). These phenomena might be programs, events, processes, activities, or individuals. Yin (2013) identifies two types of cases studies: 1) education activity, and 2) research design. As a research design, a case study can be exploratory or descriptive and include single or multiple cases (Albornoz, 2011).

The multiple case study design or collective case study investigates several cases to gain insights into a central phenomenon (Creswell, 2002; Stake 2005; Yin, 2013). Creswell (2007) suggested, “Phenomenological study describes the meaning for several individuals of their lived experience of a concept or a phenomenon” (p. 57). Taking a phenomenological approach (Barritt, 1985; Kant, 1781), case studies are generally naturalistic (Lincoln & Guba, 1985), sited in natural settings as undisturbed by the researcher as possible. Interest in cultural contexts typically leads to “thick description” (Geertz, 1973), the recording and analyzing of experiences and meaning-making in detail. Thick descriptions provide an understanding of social realities as they are subjectively perceived, experienced, and created by participants (Mabry, 2008).

A multiple case study design is pertinent for this research as it provides insights into perspectives of entrepreneurs and aspiring entrepreneurs with disabilities related to their entrepreneurial experiences. The case study combines data collection methods such as interviews, observations, and documents. The data collected can be qualitative, quantitative, or both (Eisenhardt, 1989). The data was analyzed through the lens of Critical Disability Theory.

The population for this multiple case study consists of entrepreneurs with disabilities who live and pursue entrepreneurship in Syracuse, NY, and who participate or participated in the Start-Up NY/Inclusive Entrepreneurship and/or Entrepreneurship Bootcamp for Veterans with Disabilities (EBV) programs.

Case Selection

In order to gain multiple perspectives in the area of entrepreneurship for people with disabilities, this study used the multiple sampling strategy (Creswell, 1998). In terms of the number of cases, an Eisenhardt (1989) approach of continuing to sample until saturation was used, that is, until no more new knowledge was accumulated. To achieve this, five entrepreneurs with disabilities (n=5) were interviewed for this research, each being one case. These cases “were selected because they are ‘information rich’ and illuminative, that is, they offer useful manifestations of the phenomenon of interest” (Patton, 2002, p. 40). In this case study, the phenomenon is how entrepreneurs and aspiring entrepreneurs navigate the entrepreneurial process and ableist structures within that process. This case study utilized criterion and maximum variation sampling strategy (Patton, 2002) in the selection of cases that potentially represent different backgrounds of entrepreneurs with disabilities and different types of entrepreneurial training and resources offered to entrepreneurs and aspiring entrepreneurs with disabilities.

According to Office of Disability Employment Policy, there are more than 1,100 Small Business Developments Centers (SBDC) that provide small business assistance to all, including people with disabilities, but none of them has a customized program that caters solely to the needs of people with disabilities. Kitching (2014) shared that:

A US study examining evaluations of a range of programmes aiming to promote employment among disabled people found that the most successful interventions were those that provided customised supports to narrowly targeted subgroups, particularly younger persons and those with psychiatric impairments. (p. 11)

Customized support initiatives tend to be more resource-intensive and expensive; the expense explains the lack of customization within SBDCs. The location selected for this study, Syracuse, NY, has customized entrepreneurship/small business programs for people with disabilities, which collaborate with the SBDC.

Criterion sampling involves selecting cases that are suited and meet established criteria of importance (Patton, 2002). The five entrepreneurs with disabilities were selected based on two criteria: 1) they have been through customized entrepreneurship program for people with disabilities, and 2) they have an operating business that generates revenue. Each entrepreneur was isolated from one another, and the research gained insights from multiple perspectives on the phenomenon of entrepreneurship as it relates to people with disabilities.

The five entrepreneurs for this study were participants and/or graduates of Start-Up NY/Inclusive Entrepreneurship Program at the South Side Innovation Center and/or Entrepreneurship Bootcamp for Veterans with Disabilities.

Data Collection

The entrepreneurs with disabilities were identified with the assistance of the gatekeepers at each program site. In qualitative research, gatekeepers are assisting the researcher to gain access and develop trust with the community/group of study (Hatch, 2002). The gatekeepers and researchers had conversations about entrepreneurs that qualify for the study. The gatekeeper at each site got in contact with the entrepreneurs with disabilities and asked them

if they would be interested in participating in this study. Once the entrepreneur agreed to participate, the gatekeeper coordinated a meeting with the participant and researcher and was available either in person or by phone during the initial meeting. During the initial meeting, the researcher explained the study to the potential participant, what the study participation entails, and reviewed the consent form. Each participant was given the consent form and was told that he or she could withdraw from the study at any point. Upon obtaining consent, the researcher coordinated the interviews, in which the gatekeeper was not present.

The data collection for this research involved participant observation, individual face-to-face interviews, institutional ethnography, literature review, and document analysis (archives, reports, and media publications).

The initial observations and interviews were conducted “in the field” (Bogdan and Biklen, 1992) at the South Side Innovation Center (SSIC), Technology Garden, at their business location, and one was conducted via phone. The observations and interviews were used to generate discussions and insights about entrepreneurs’ lived experiences throughout the entrepreneurship process (Krueger & Casey, 2000; Kvale, 1996; Rallis & Rossman, 2012). I conducted five individual in-depth interviews with entrepreneurs with disabilities using the same protocol (see Appendix C) to obtain their specific views and hear about their lived experiences in more detail as they pursue entrepreneurship as an employment option. (Creswell & Clark, 2007).

The five entrepreneurs that participated in the case study came from different demographical and psychographic (personality, values, attitudes, interests, and lifestyles) backgrounds. They also had a variety of disability types. The main selection criterion was

that the participants are entrepreneurs with any type of disability and that they participated in an entrepreneurship training program for people with disabilities.

The interviews were semi-structured (see Appendix C for the case study interview questionnaire). They were recorded, transcribed and coded, and were used for data analysis (Bogdan & Biklen, 1992). All data collected and coded were analyzed thematically, focusing on participants' perceptions of the entrepreneurship training and its effect on them, their lived experiences from thinking about entrepreneurship until today, and the role of entrepreneurship in the lives of entrepreneurs with disabilities. Participants were asked to explain what entrepreneurship means to them and what kind of impact and effect it had on their lives. These results were compared and analyzed to understand their (entrepreneurs with disabilities) experiences, challenges, and their solutions to these potential challenges and barriers.

In order to better understand the entrepreneurship process, resources, and entrepreneurship training, the researcher interviewed three (n=3) service providers. These interviews, coupled with field observation, literature review, and ethnographic notes, helped the researcher develop the questionnaire (see Appendix C) for the semi-structured interview with the five entrepreneurs with disabilities that participated in this case study. The interviews with the service providers were conducted in their work office or work space and lasted forty-five minutes to an hour. In addition to audio recording, the researcher took notes during the interviews. The researcher reminded participants that they could take breaks, and for the purpose of confidentiality, they would be given a pseudonym.

For this study, two interview protocols were developed. The first is the interview with the service providers. The second is the interview with entrepreneurs with disabilities. All

questions in both interviews focus on participants' perceptions of the entrepreneurial program and its effect on them, their overall experiences throughout the entrepreneurship process, and the role of entrepreneurship in their lives. In addition to questions formulated to learn about the entrepreneurship program and resources, the service providers were asked questions to understand what they perceived were lived experiences by the entrepreneur with a disability they work or have worked with. The interviews with service providers helped inform the interview questionnaire used with entrepreneurs with disabilities. Entrepreneurs with disabilities were asked to explain what entrepreneurship meant to them, what kind of impact and effect it had on their lives, what challenges and barriers they have faced, and how they have navigated those challenges and barriers.

Interviews. Semi-structured interviews were conducted with each participant.

Participants were contacted by email or phone to identify a mutually convenient time and location for the face-to-face interview. Interviews were digitally recorded. Each participant was asked in advance if he or she needs any accommodations for the interview, i.e. ASL interpreter, assistance from case worker.

Interviews were conducted to understand what cannot be learned by simply observing a person or a given situation (Patton, 2002). The entrepreneurs with disabilities and if there is a service provider i.e. assistant, would have been interviewed separately; however, none of the five participants needed any assistance or accommodations that included an assistant.

Interviews with two entrepreneurs were conducted in their place of business, with two entrepreneurs at the South Side Innovation Center in a private conference room, and one was conducted via phone, as the entrepreneur had recently moved from Syracuse, NY. The interviews lasted between one and two hours.

The interviews were conducted using the interview questionnaire (See Appendix C), which was used as a prompt when needed. Strict use of a guide may impede the free ranging conversations which may lead to the discovery of the sensitive information being sought (Weiss, 1994). While the questions were open-ended, the interview questionnaire did serve to ensure that the fundamental issues were covered in each interview. The goal of each interview was to encourage the broadest possible responses from the interviewees.

Observation. The purpose of non-participant observation was to gain additional insights about the entrepreneur with disabilities and his/her interactions within the entrepreneurship environment. The observation allowed the researcher to document the interaction between small business service providers and entrepreneurs, interactions among entrepreneurs, and interactions between entrepreneurs and his or her social capital. The observation took place during small business advising sessions, networking events, and at the entrepreneur's place of business. The researcher took notes during and after the observation. The observations took place prior to the interviews and were also used to inform the interview questions.

Documents. Entrepreneurship programs and/or centers have a self-employment curriculum. During the data collection, each entrepreneurship program representative was asked to share the program curriculum and guides. Each small business service provider was asked to share previous versions of the curriculum and guides. Additional versions might provide insights into evolution and development of the entrepreneurship program. The program curriculum/guides were examined for evidence of goals/purpose, objectives, content, and methodology used for customized self-employment for people with disabilities. During the analysis phase, the participants were sent follow up emails and received follow up phone calls with questions about changes in the program curriculum/guide evident in the

evolution of the program or discrepancies between the transcribed interviews and the curriculum/guide.

Further, each entrepreneur with disability was asked to share documents such as a business plan, business feasibility analysis, or any other materials/tools they have used while working on their entrepreneurial endeavor. When given permission, the researcher made copies and returned the original documents to the entrepreneur.

Reflective Journal. The last form of data collection in the field was a reflective journal and field notes that the researcher kept. The journal enables the researcher to describe his observations, feelings, patterns, and concerns in this area of study. According to Emerson et al. (2011), reflective journal and field notes enable the researcher to attend to the details of interaction and enhances the possibilities for the researcher to see beyond fixed, static entities, to grasp the active "doing" of social life. Writing field notes as soon and as fully as possible after events of interest have occurred encourages detailed descriptions of the processes of interaction through which members of social settings create and sustain specific, local social realities. The use of a reflective journal adds rigor to qualitative inquiry. Here, the researcher is able to record his/her reactions, biases, unexpected outcomes, theories, ideas and expectations about the research process. Field notes are considered additional data and will provide further insights for the analysis.

Participants

In order to be eligible for this study, participants had to be entrepreneurs with disabilities and had to have participated in an entrepreneurship program for people with disabilities. An “*entrepreneur*” according to Bolton & Thompson (2004) is a “person who habitually creates and innovates to build something of value around perceived opportunities” (p. 16), and a

“person with disability” is defined by the UN Convention on the Rights of Persons with Disabilities. The current UN Convention (United Nations Enable, 2006) definition of people with disabilities states that:

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

(p. 4)

Participants consisted of five entrepreneurs with disabilities from two different entrepreneurship programs for people with disabilities. Two of the participants were graduates of the Entrepreneurship Bootcamp for Veterans with Disabilities (EBV), and the other three were graduates of the Start-Up NY program.

Qualitative research uses purposeful sampling for the identification and selection of information-rich cases related to the phenomenon of interest (Palinkas et al., 2015). The purposeful sampling strategy used for this study was homogenous sampling. Homogenous sampling occurs when participants are selected based on their membership within a particular subgroup with defining characteristics. Because the purpose of this study was to explore the experiences of entrepreneurs with disabilities, homogenous sampling was used to select participants (Creswell, 2008).

After the gatekeepers assisted in connecting with the participants, all five participants were contacted via telephone and email to explain the purpose of the study. I have a good relationship with all participants based on positive interactions with them from previous employment and in field observations of the program and its participants. The initial telephone conversations allowed me to discuss the informed consent form and build

additional rapport with the participants around this sensitive subject (Maxwell, 2013). I scheduled interview times that were convenient for the participants. Before the interviews started, I reviewed the informed consent form with each participant. It was important to review the form in order to highlight the fact that participants would be audiotaped. They were also reassured regarding confidentiality. After receiving the signed informed consent forms, I started the interviews. Table 3.1 outlines the demographics of the participants.

Table 3.1 – Participant Demographics

Participants	Gender	Race	Type of Business	Entrepreneurship Experience
Case 1 – Mike	Male	Caucasian	IT & Software development	Three years
Case 2 – Joe	Male	Caucasian	Lawn Care, Snow Removal	Six years
Case 3 – Sam	Male	African American	Transportation Services	Nine years
Case 4 – Anna	Female	Caucasian	e-Commerce	Nine years
Case 5 – Kim	Female	African American	Restaurant & Catering	Ten years

Throughout this study pseudonyms and identification codes were used to protect the confidentiality of participants (Yin, 2014). The participant for case study one will be known as Mike. Mike is a veteran (U.S. Army) and was medically discharged from the military due to service connected disability. Mike went through the EBV program three years ago, and while pursuing different opportunities, he launched his IT business one year ago. Mike is Caucasian, in mid 30s, and he lives in the suburbs of Syracuse, NY.

The participant for case study two will be known as Joe. Joe is a veteran (U.S. Marine Corps) and was medically discharged from the military due to service connected disability. Joe started his lawn care business six years ago and attended the EBV five years ago. Joe is Caucasian, in his late 30s, and he lives in the suburbs of Syracuse, NY.

The participant for case study three will be known as Sam. Sam survived a head injury when he was a teenager. He had to relearn everything after his head injury. Until starting his business, Sam was a caregiver to his and his wife's parents, and about nine years ago Sam started a transportation service company, providing medical related transportation to elderly people. Sam participated in the Start-Up NY program at Syracuse University between 2009 and 2011. Sam is an African American, in his late 50s, and he lives in the suburbs of Syracuse, NY.

The participant for case study four will be known as Anna. Anna was a flight attendant who had a work-related accident that resulted in a head injury. While on disability leave, she started exploring entrepreneurship and joined Start-Up NY in 2009 to work on her e-commerce business idea. Anna is a Caucasian woman in her early 50s. She used to live in the suburbs of Syracuse, NY and moved to Tulsa, OK, in summer 2017.

The participant for case study five will be known as Kim. Kim was on disability for more than eight years before she started feeling better and decided to explore entrepreneurship in 2008. She joined Start-Up NY in 2008 and about twelve months later launched her restaurant. Kim is an African American woman in her early 50s, and she lives in the City of Syracuse (Syracuse, NY).

Data Analysis

The analysis of case study data is the least developed and by and large most difficult part of doing case studies (Eisenhardt, 1989; Yin, 1994). According to Bogdan & Biklen (2007), data analysis is the process of methodically searching and organizing transcripts, documents, and other material to identify and form patterns and results. Thus, before the data is coded and analyzed, the researcher transcribed all collected field notes, observations, interviews,

journal entries, and document analysis. The process of transcribing allows the researcher to become familiar with the data (Creswell & Miller, 2000). For each interview, observation, document analysis, and journal entry the researcher created a Word document file. Each file was protected by a unique password on the researcher's laptop, to which he has exclusive access. The researcher looked for the meaning of the context. The meaning or interpretation of the context was used as the unit of analysis for coding and to look for descriptions. Hence, the data are not coded sentence by sentence; rather they are coded for meaning.

This study followed the multiple case study design and progressed in two stages: 1) preparation of the data within case analysis, and 2) cross case analysis.

Phase One: Preparation of Data (Case Analysis)

For this analysis, the researcher followed Braun and Clark's (2006) step-by-step guidelines. These guidelines are (1) researcher familiarizes himself with its data, (2) generates initial codes, (3) reads through each transcript to immerse in the data, (4) reviews themes, (5) defines and names themes, and (6) produces a report. The overall goal was to become thoroughly familiar with each case independently and develop a comprehensive outline for organizing the cases (Eisenthart, 1989).

The case analysis explored the factors that influence how entrepreneurs navigate the entrepreneurial process. Further, factors that shape the entrepreneurship training curriculum and their relationship to entrepreneurs with disabilities were explored.

The case analysis also explored how entrepreneurs with disabilities' experiences within the program might relate to the selection of business idea, social capital, and their personal goals. Relationships were explored and defined, and data were placed in the codebook to serve as an example of the how entrepreneurs with disabilities set their goals,

pursue entrepreneurship, and ultimately how they overcome challenges and barriers within the entrepreneurship space. This process was repeated for each case, and each case was completely analyzed before the across case analysis began.

Phase Two: Across Case Analysis

Cross case analysis facilitates the comparison of similarities and patterns that differentiate the cases (Eisenhardt, 1989; VanWynsberghe & Khan, 2007). Stake (2013) describes three different cross case procedures for a multiple case study. The merging findings procedure were implemented for this study. According to Stake (2013), merging the findings across cases enables the researcher to make generalizations about and across the cases.

Validation Strategy

According to Creswell & Miller (2000), there are eight validation strategies frequently used by qualitative researchers. These eight validation strategies are not listed in order of importance. Credibility for this study will be achieved using the validation strategy of triangulation, peer debriefing, clarifying, and researcher's prolonged engagement and persistent observation in the field.

For the process of the data were triangulated several forms of data that were collected in this study were used. These include observations, document review, interviews, and journal entries. The researcher acquired the assistance of two faculty members at Syracuse University. Both of faculty members are familiar with qualitative data analysis, and both agreed to provide assistance through the study process. The researcher needed to provide clarifications as part of the clarifying strategy. The researcher's bias from the outset of the study is important so that the reader understands the researcher's position and any biases or

assumptions that impact the inquiry (Merriam, 1988). In this clarification, the researcher comments on past experiences, biases, prejudices, and orientations that have likely shaped the interpretation and approach to the study, as the researcher has been involved in entrepreneurship programs prior to this study. Finally, the researcher is well rounded with the culture surrounding disability and entrepreneurship and leveraged his trust built with service providers who are the gate keepers to the research sites and entrepreneurs with disabilities.

Ethical Considerations

All of the participants were treated in accordance with the ethical guidelines of the Syracuse University Institutional Review Board (IRB). Although there were no identifiable risks for participants in this study, a couple of considerations were kept in mind when working with entrepreneurs and aspiring entrepreneurs with disabilities. First, there was a chance that some entrepreneurs would need assistance during the interviews, such as ASL interpreter. Second, there was a chance that entrepreneurs with disabilities might have felt uncomfortable discussing their experiences in front of interpreters or other individuals who provide accommodations for them during the interview. Further, possible discomfort or strong emotions could have been aroused while answering questions during the interview, given that the researcher holds a position of power.

All these considerations were taken into account during the research design and data collection stages. Every caution was taken to ensure that all participants felt safe, comfortable, and had the freedom to withdraw from the research study if they felt the need to.

Quantitative Study

This second phase (QUAN) of the research project built on the first phase (QUAL) by obtaining a broader view of the issues people with disabilities face while there are exploring and pursuing entrepreneurship as an employment option. This phase utilized the survey that was developed using data from the literature review, field observations, ethnographic analysis, and case studies (Phase 1).

Preliminary findings and emerging themes from the qualitative data, as well as constructs from the literature, were used to inform the development of the online survey. This study was designed with an exploratory sequential mixed method in mind; the goal from the outset was to utilize the qualitative data to develop the survey and gain longitudinal insights in lived experiences of entrepreneurs with disabilities. The goal was to understand if some of the collective and recurring experiences that were identified in the case studies were, in fact, prevalent in a larger sample of entrepreneurs with disabilities and how those compared among entrepreneurs with disabilities during the different stages of the entrepreneurship process.

Survey Development

The topics that emerged during the case studies were laid out into sections and/or items for the survey. The completed survey includes the following five sections: 1) entrepreneurial perceptions, 2) self-perceptions, 3) demographic characteristics, 4) military service characteristics, and 5) disability related characteristics. To review the completed online survey, please see Appendix F.

- 1) Entrepreneurial perceptions section leveraged findings from the case study and probed the experiences of entrepreneurs as they relate to barriers, support, and

resources. This section had a longitudinal study structure capturing perceptions of entrepreneurs prior to pursuing entrepreneurship, at the stage when they started to pursue entrepreneurship, and presently. A five-point Likert scale was used in questions related to perceptions in this section.

- 2) Self-perceptions section used the Self-efficacy instrument from Chen, Greene, & Crick (1998). The self-efficacy perspective is highly appropriate for the study of the entrepreneur (Chen, Gully, & Eden, 2001; Chen et al., 1998). Self-efficacy is closest to action and action intentionality (Bird 1988; Boyd and Vozikis 1994; Chen et al., 1998) and can be used to predict and study entrepreneurs' behavior choice, persistence, and effectiveness. The relationship between self-efficacy and behavior is best demonstrated in challenging situations of risk and uncertainty, which are believed to typify entrepreneurship (Chen et al., 1998). The Entrepreneurial Self-Efficacy was measured in reference to the twenty-six roles and tasks identified by Chen et al. (1998). Respondents were asked to indicate their degree of certainty in performing each of the roles/tasks on a five-point scale ranging from 1 = completely unsure to 5 = completely sure.
- 3) The demographic characteristics were placed after the perceptions questionnaire, as some studies contended that the best placement is at the end of questionnaires (Dillman, 2007; Jackson, 2009). One of the advantages of doing this is to engage and build rapport with respondents, to prevent breakoffs caused by personal questions, to prevent primacy effects, and to allow survey questions to be answered before "boring" demographic questions (Stoutenborough, 2008).

- 4) Military service characteristics applied to survey respondents who had a military background. The military service characteristics questionnaire was adopted from the “Missing Perspective: Servicemembers’ Transition from Service to Civilian Life”, a survey study conducted by the Institute for Veterans and Military Families at Syracuse University (Zoli, Maury, & Fay, 2015).
- 5) The final section asked respondents to voluntarily share their disability-related characteristics. The list of disability characteristics was adopted from the US Office of Personnel Management (https://www.opm.gov/Forms/pdf_fill/sf256.pdf).

Survey Data Collection

The secondary data base (n=188 responses) was formed by the responses generated by the anonymous online survey. Participants were recruited via email (see Appendix D) through inclusive entrepreneurship service providers Entrepreneurship Bootcamp for Veterans with Disabilities program, South Side Innovation Center, and the Griffin Hammis Associates. The survey was created in Qualtrics and available online through the Syracuse University’s website from October 2017 through February 2018. Individuals who met the survey criteria were directed to the survey page and asked first to consent, and then complete the survey.

According to U.S. Census Bureau (2012), about 56.7 million people — 19 percent of the population — had a disability in 2010. Further, according to the U.S. Census Bureau, people with disabilities are nearly twice as likely to be self-employed as the general population, 14.7 percent. This suggest an estimated 8.28 million people with disabilities are self-employed or likely to become self-employed; thus, 8.28 million people with disabilities fit the sample size for this survey study.

Optimal sample size for the quantitative data collection within this study was derived using an online sample size calculator found at <http://www.surveysystem.com>. Sample size calculator results show that in order for this survey findings to be generalizable to the broader population of entrepreneurs with disabilities, with a confidence level of 95% and a confidence interval of ± 5 , the study would need 383 survey respondents.

Because this survey was able to recruit 188 survey respondents, with a confidence level of 95%, the study obtained a confidence interval of ± 7.15 . That said, if we estimate that 50% of the sample selects a particular response on the survey, we can be “sure” only that if the same question is asked of the entire relevant population, between 42.85% ($50 - 7.15$) and 57.15% ($50 + 7.15$) would have selected that same response. Because this confidence interval is so large, one cannot generalize findings from this sample of 188 to the larger population of entrepreneurs with disabilities. One can, however, look for trends in answers within the sample, and then utilize these findings in a later and similar survey with larger sample size.

Reliability and Validity

Face validity, content validity, and reliability are very important concepts in quantitative research. The research questionnaires for this research study were written to ensure reliability and validity and to make certain the results permit inferences back to the individuals being surveyed (Carmines & Zeller, 1979).

Direct measurement of Face Validity is obtained by asking people to rate the validity of a test as it appears to them. Generally, according to Nevo (1985) there are three groups of raters whose attitudes toward the test (or the item, or the battery of tests) would be of interest: (a) the persons who actually take the test (e.g., job applicants, participants in experiments, school pupils etc.); (b) the nonprofessional users who work with the results of the test (e.g.,

personnel administrators, employers, admissions officers, chairpersons of university departments, psychiatrists, etc.); and (c) the general public (e.g., newspaper readers, newspaper reporters, parents of testees, judges, politicians, etc. To ensure face validity, the researcher asked ten entrepreneurs with disabilities to review the survey questionnaire for this study and comment on whether the survey questionnaire was appropriate and meaningful. The questionnaire was adapted, when appropriate, based on their feedback.

Content validity probes whether survey items are relevant and organized in a logical way to gather the data necessary to answer one's research questions (Haynes, Richard, & Kubany, 1995). To ensure content validity, the researcher recruited four subject matter experts including a subject matter expert in inclusive entrepreneurship to provide assistance on entrepreneurship-related questions as they pertain to people with disabilities, a subject matter expert in the field of survey development and analysis (statistician), a subject matter expert in the field of entrepreneurship, and a subject matter expert in disability studies to ensure the quality, clarity and completeness of the questionnaires and to ensure the questionnaires gathered appropriate data for this study (Fink, 2003). The questionnaires were adapted, as appropriate, based on their recommendations.

Reliability is the extent to which other researchers would arrive at similar results if they studied the same case using exactly the same procedures as the first researcher (Gall, Gall, & Borg, 2003). To ensure the reliability of the research questions, the researcher asked the field testers to review the online survey and provide feedback. The questionnaires were revised, as appropriate, based on the consistency of responses. Field testers provided open-ended feedback that was used to improve the questionnaires

The survey sample in this study did not achieve the sample size of 384 or more; thus, it is not necessarily generalizable to the larger population of entrepreneurs with disabilities; this is primarily due to the fact that the participants were recruited through small business service provider organizations that likely attract members who are potentially more “integrated” into entrepreneurship, less isolated, and more active than peers who are not members of such organizations. However, while we need to acknowledge this limitation, 188 entrepreneurs with disability took the survey and 130 fully completed this study’s very long survey. This sample size allows for inferential statistics (see Chapter Five, Survey Results), and it also boosts the survey’s validity. Although findings are not necessarily generalizable to all entrepreneurs with disabilities, it is likely that many such entrepreneurs or aspiring entrepreneurs with disabilities would respond to this survey similarly. This suggests that the survey results are “transferable” in the way that Lincoln and Guba (1985) described when writing about qualitative findings. After reviewing the survey (Appendix F) and the findings, readers can assess how transferable these findings are to themselves – if they are entrepreneurs - or to entrepreneurs with whom they work (if they are entrepreneurship and/or disability educators, disability and/or entrepreneurship-related program administrators, or small business provider).

Data Analysis

The SPSS software package was used to facilitate the statistical analysis of the survey data. A chi-square test for independence was used to test categorical variables from this single population. It was used to determine whether there is a significant association between the entrepreneurship perceptions and self-perceptions as they relate to the population’s demographic and disability characteristics. Chapter 5 (Survey Results), entails detailed

descriptive statistics (means and standard deviations etc.), and correlations among variables. The t-test was used for a dependent sample or paired sample to compare the differences between the entrepreneurship and self-perceptions before and after starting a business.

Researcher's Role

I grew up in Bosnia & Herzegovina and went to high school in Germany. In 1999, my family immigrated to the United States with the goal to enable me and my sister to pursue higher education and access the American Dream. In 2002, I started my first business, a handyman service. A year later my dad joined that business, and today it has evolved into a family business that focuses on home renovations and real estate development.

Growing up, my goal was to become a medical doctor. While studying at Syracuse University for my bachelors in Mathematics and pre-med track, I discovered that entrepreneurship was my passion. During my application process to medical school in 2004, I learned about the MBA at Syracuse University that offers Entrepreneurship track. Then, I made the decision not to pursue a medical degree, but rather focus on entrepreneurship. Thus, I enrolled into the MBA program at Syracuse University in August 2004.

In 2005, after my first semester in the MBA program, I became a Graduate Research Assistant to the Chair of Department of Entrepreneurship and Emerging Enterprises (EEE), where I assisted with research related to entrepreneurship and small start-ups. Further, at the end of 2005, the Chair of EEE asked me to join his private consulting company as a junior consultant, and my first project with that company was a market research project for the Department of Transportation (DOT). I enjoyed collecting data through focus groups and interviews with various stakeholders within the DOT, as well as analyzing the data and generating outcome reports.

Shortly after I graduated from the MBA program, the Chair of EEE asked me to join the EEE to help them develop an entrepreneurship training curriculum for people with disabilities in Onondaga County and another entrepreneurship training curriculum for veterans with disabilities. It is during my time at EEE that I realized the gaps, challenges, barriers, and inconsistencies in the entrepreneurship training for people with disabilities. Between 2007 and 2009, we were able to develop inclusive curricula for people with disabilities and for veterans with service connected disabilities. The ability to create social value and positively impact lives made me very interested in academic research. While developing inclusive programs, I realized that “other” or “general” programs that don’t serve people with disabilities specifically are also not very effectively for people without disabilities. Hence, I am intrigued and believe that developing inclusive programs for people with disabilities will enable the larger population to benefit from these inclusive programs, as they tend to be universally designed.

I have enrolled in the Ph.D. program at Syracuse University in the Cultural Foundation of Education program in 2010 and shortly after that joined the Institute for Veterans and Military Families to continue working with veterans and military members with disabilities. In January 2015 I joined the Office of Vice Chancellor for Veteran and Military Affairs at Syracuse University, where my task is to make Syracuse University more accommodating for veterans and members of the military community, including those members of this community with disabilities. Further, I have been teaching a consulting class at Whitman School of Management, where students form teams and work with local entrepreneurs. I make sure that entrepreneurs with disabilities are part of the class.

I am excited about the opportunity to start conducting research as an academic and training other students in the areas of inclusion, disability studies, and entrepreneurship. Syracuse University has equipped me with unique skills and capabilities in the areas of research and practice. Genuinely, I am appreciative and am committed to passing the knowledge to others who have an interest in inclusion, entrepreneurship, and social justice.

I am committed to using my experience as educator, start-up entrepreneur, academic entrepreneur, social entrepreneur, entrepreneurship program developer and administrator, and student to go beyond the socially constructed limitations and/or traditions to better understand how entrepreneurs with disabilities navigate the powers of control and ableism within the entrepreneurship space.

Data Management

Copies of all data that were printed and written, i.e. field notes, were stored in a locked cabinet at the researcher's home. All data were cataloged and labeled by date and source. To ensure confidentiality, the participants in the study were assigned pseudonyms at the start of the data collection; these were used throughout the data collection and analysis process. Data that link participants to their pseudonyms were password protected. There were backups of all documents, data, and analysis in order to prevent loss of data. Only the dissertation chair and the researcher had access to the full data. The data will be kept for three years after the acceptance of this dissertation.

Summary

This chapter provided a summary of the methods used in this study and explain the reasoning behind choosing a mixed method approach to better understand the lived

experiences of entrepreneurs with disabilities. The next chapter, Chapter Four, will outline the key results of the qualitative data collected for the purpose of this study.

CHAPTER 4 - CASE STUDY RESULTS

The previous chapter outlined the research methods used for this study. This section provides a summary of the case study findings. These findings addressed the research questions and informed the creation of the survey that provided additional data to address the research questions in more detail.

A case study of each participant is presented outlining demographic information and emerging themes. Each theme is examined using critical disability theory (CDT). The goal of the CDT framework is to identify “how social, political, and educational contexts serve as sites for (in)justice” (Peña et al., 2016, p. 89). Further, according to Meekosha & Shuttleworth (2009) “the creation of knowledge and meaning is also implicit in maintaining structures of control and exclusion” (pp. 47-48). Thus, in this study CDT is used as a lens to examine the ambivalent and potentially disempowering rhetoric within discussions of the creation of knowledge and meaning as it relates to entrepreneurship and disability. CDT addresses the systemic barriers and oppression that continue to construct people with disabilities as inherently unequal (Meekosha & Shuttleworth, 2009; Rioux & Valentine, 2006). Provided in this section of the study are findings that will be analyzed in great detail in the “Analysis” section using CDT.

Results from this study indicate that all five participants experienced instances of ableism within an overall inclusive entrepreneurship environment. Entrepreneurship educators, program administrators, community members, and other entrepreneurs within the inclusive entrepreneurship programs environment do not display outward behaviors or make statements that discriminate against entrepreneurs with disabilities. Rather, both overt and covert ableism is demonstrated in the environments that overlap with the inclusive entrepreneurship space. For example, a female entrepreneur with an invisible disability who

discloses her disability at a women's entrepreneurship networking event may experience comments about how she has tried enough and that she should think about quitting due to her disability.

Similarly, the entrepreneurs themselves have demonstrated concealment of their disability when dealing and interacting with people outside the inclusive entrepreneurship space and hesitation to call themselves entrepreneurs with disabilities. These concealments are linked to the stigma and societal perception that individuals with disabilities are not capable of pursuing self-employment (Meager & Higgins, 2011).

One of the goals of CDT is to uncover and address ableism, both overt and covert. Similarly, CDT uncovers and addresses stigma that create the systemic barriers and oppression of people with disabilities, in this study the entrepreneurs with disabilities. In due course, the goal of CDT theory is to empower people, through active participation in society, to address ableism and overcome stigma to bring about societal change in which all people with disabilities are given equal treatment. Thus, in this case study, the experiences of entrepreneurs with disabilities will inform how they navigate ableism and overcome stigma. As active members of the society. .

The chapter begins with a thematic summary and then presents a short thematic triangulation summary followed by an exploration of Mike's experiences, Joe's experiences, Sam's experiences, Anna's experiences, and Kim's experiences, respectively. Each case is presented in the following sequence: demographic overview and themes. The results of case studies will then be summarized in a cross-case synthesis.

Themes

Themes that addressed the research questions emerged through data analysis from the abundance of information provided during the semi-structured interviews (Turner, 2010) and ethnographic data collection. The cases in this study were arranged into the following organizational categories: 1) Perceptions, 2) Motivations, and 3) Barriers.

- 1) Perceptions: According to Roget's 21st Century Thesaurus (3rd Edition), synonyms for "perception" include "apprehension, a taking," and is from *percipere*, "to perceive." First used in the more literal sense of the Latin word, a secondary sense, "the taking cognizance of," is recorded in English from 1610s. The meaning "intuitive or direct recognition of some innate quality" is from 1827 and denotes the ability to see, hear, or become aware of something through the senses.

Entrepreneurs with disabilities, due to their experiences, have different perceptions of entrepreneurship, disabilities, and what happens when these two are put in same context. These perceptions are linked in a complex way to the entrepreneur, his/her social capital, education, resource centers, entrepreneurship service providers, and relationships with other entrepreneurs. The critical disability theory lens was used to examine themes and some examples of the various perceptions were recorded.

- 2) Motivation is the reason for people's actions, desires, and needs. Motivation is also one's direction to behavior, or what causes a person to want to repeat a behavior. In these cases we review where entrepreneurs' motivations to pursue entrepreneurship come from and what the sources of those motivations are.
- 3) A barrier in the context of this study is considered to be anything that restrains or obstructs progress, access, and so on.

Organizational categories are generally broad subjects or issues that researchers establish prior to interviews or observations, or that could usually have been anticipated (Maxwell, 2008). McMillan & Schumacher (2014) refer to these as topics rather than categories, stating that “a topic is the descriptive name for the subject matter of the segment.” Organizational categories function primarily as bins for sorting the data for further analysis.

Substantive categories are primarily descriptive, in a broad sense that includes description of participants’ concepts and beliefs (Maxwell, 2008). These categories provide some insight into what’s going on within the organizational categories.

The substantive/subcategories or themes that emerged were 1) definition of entrepreneurship, 2) definition of disability, 3) merging entrepreneurship and disability, 4) personal goals, 5) human capital development, 6) social capital development, 7) government incentives, 8) barriers experienced, and 9) overcoming barriers.

Triangulation of Data

Triangulation involves using multiple data sources in an investigation to produce understanding. A single method can never adequately shed light on a phenomenon. Rather, using multiple methods can help facilitate deeper understanding (Patton, 2005). Data triangulation for all five cases was achieved by conducting field observations, review of business related materials and documents, and an interview.

Case 1 – Mike

Mike is a Caucasian male in his mid-‘30s who lives in the suburb/rural area of Syracuse, NY. He is an U.S. Army veteran and was medically discharged from the military due to a service- connected disability. Prior to joining the military, Mike had difficulty keeping jobs; he changed employers frequently until he joined the military service. He credits the military

with giving him structure and leadership skills, which he thought he did not have prior to that.

Following his discharge, Mike enrolled in Syracuse University as a full time student studying management and information sciences. While at Syracuse University, he learned about its Entrepreneurship Bootcamp for Veterans with Disabilities (EBV), immediately applied for admission, and got accepted to participate in the EBV program.

After graduating EBV, Mike explored several opportunities for leveraging technology and providing better access to resources for veterans nationwide. So doing, Mike identified a solution to a problem that he faced as student veteran. He pitched to his contacts at Syracuse University an idea of a mobile application for student veterans. His contacts then helped him acquire resources to develop and launch the mobile application. Mike leverages resource of higher education and hired a team of graduate students during summer to develop the app. In the process of developing it, Mike gained a lot of insights into new technologies and emerging opportunities in the mobile industry and met a lot of industry experts, subject matter experts, and other entrepreneurs. During this time Mike also became father to a baby girl, and his wife reduced her work hours. The new circumstances in Mike's life led Mike to think about full time employment, either working for other company or becoming self-employed. Leveraging the successful launch of the app and the experiences and networks he gained while working on it, Mike decided to start his own IT company focusing on emerging technologies.

Mike started his company out of Technology Garden in Syracuse, NY. Technology Garden is a center that provides an entrepreneurial ecosystem, laying out for its members a 'Road Map' that leverages its unique programs, resources, and events that can accelerate

technology Start-ups. Technology Garden's website does not highlight any programs or resources that are specifically offered to entrepreneurs with disabilities. However, some organizations on their resource page, such as the Small Business Administration (SBA), provide resources or support to entrepreneurs with disabilities.

Being a veteran, Mike believes that he has the leadership skills necessary to organize and manage a team and execute the business plan that he has developed for his IT Company by leveraging the business planning skills he gained through the EBV program. His team was formed by fellow students and subject matter experts he met in class at Syracuse University and during his work on the mobile app. Mike also switched his role from full time to a part time student to be able to dedicate more time to his new business.

A SBA (2007) study found that military service exhibits one of the largest marginal effects on self-employment, and veterans are 45% more likely to be self-employed than non-veterans. SBA has been collaborating with the U.S. Department of Veteran Affairs (VA) to provide formal entrepreneurship training as part of the transition assistance for service members as they re-enter civilian life, thereby encouraging them to pursue entrepreneurship as an employment option.

Perceptions

Definition of Entrepreneurship

Mike discussed how he views entrepreneurship and what it means to be a successful business owner based on both formal and informal entrepreneurship education and practical experiences. He struggles to pinpoint one particular success factor; however, he stated that one needs both human and social capital:

Becoming a problem solver, knowing that when something-- finding a problem that you can't solve yourself and surrounding yourself with people that have the same passion and desire to succeed as you do, I think is another very good recipe for success, but I can't really pinpoint one aspect of a successful business.

He does explain that entrepreneurship to him is about solving problems, and he also described it as “a mindset”. Further, Mike said that he perceives entrepreneurial endeavor to be an educational endeavor:

What's interesting is that entrepreneurship is an actual class. Actually, someone just sent me the email about [an] MS in entrepreneurship online [laughs]. It's funny as I looked at their exact email, I said, "Isn't this MS in entrepreneurship? Isn't building a business an MS of entrepreneurship?"

Another comment about entrepreneurship and how he perceives himself as an entrepreneur shows that Mike sees himself as a team leader. He said, “there’s a big stigma about this ‘entrepreneur’ word,” explaining that society expects us to have labels and that people find it attractive to call themselves entrepreneurs even though they might have nothing to show for it or have not accomplished anything business related. Mike’s perception of entrepreneurship appears to be linked to his military experiences, as he uses military analogies such as accomplishing a mission and sticking a flag. He believes that once he accomplishes “the mission,” then he can call himself an entrepreneur:

Right now, I just consider myself a team leader really. I lead a group of people to accomplish a mission that we've set out to do. We haven't done it yet. Once I climb on top of that hill, and I stick my flag on the top of the hill, and we get to the points that we need to get to, that's when I would consider myself being an entrepreneur.

Definition of Disability

While Mike has a medical discharge from the military and a disability rating, several times during the interview he stated that he does not consider himself to have a disability. He defines disability as “a mindset” and believes the way a person approaches it can elevate him or her bring him or her down:

Well, I don't consider myself disabled. I have a disability rating, but it's a mindset. I feel like just the word “disability,” if you break it down, it hinders your ability to do anything just because you start to accept your affirmations, if you will. If I feel like I'm disabled, then I'll start looking around for people to help me out because I'm disabled.

Merging Disability and Entrepreneurship

Although Mike does not consider himself to have a disability or think he is an entrepreneur yet, he makes interesting correlations between entrepreneurship and disability, closely linking and relating these two:

You've been trying to use your hand that you don't have access to or a leg or whatever; you've been doing it for 20, 30 some odd years, and you're trying to find solutions to working around it. That's what entrepreneurship is. You just have to see the goal. I think it's

counterproductive to even think about disability. You don't have time to think about your disability if you're becoming an entrepreneur. Because you already have enough problems to deal with [laughs].

Mike made another connection between disability and entrepreneurship and came back to the “mindset,” a term he used previously to describe entrepreneurship and disability in separate conversations. He suggests that one focus on one’s strengths rather than on the weaknesses—in this case, disability-related weaknesses. Mike made a comparison directly linking entrepreneurship and disability:

Entrepreneurship: the way I look at it is, if you're so used to looking at your disability as a problem, and you're trying to find yourself a solution, isn't that exactly the same thing that entrepreneurship is? You're doing the same thing, but it's even harder because it's your own mind; it's your own body; it's your genetics. It's how you were born. You've been living with it for your whole life, so you don't tell me you don't have determination. I think if you boil it down to the first principles, it's mindset... You only have something if you accept to have it. I know there's some physical disabilities that you can't really get away from, and it's just a fact of your matter, but there's also people that play the piano that have no arms, but there's also people that don't play the piano and have arms.

Motivations

Personal goals

Prior to joining the military, Mike had difficulty keeping jobs; he changed jobs every couple of months because he was never satisfied with the work environment or the leadership.

Eventually, he joined the military where he learned what structure, authority, and leadership are, and he became a leader himself. He believed that poor leadership can create a lot of uncertainty, and “uncertainty could take a lot of time from your passion.” Mike’s previous work experiences with poor leadership were productive in that they liberated him to be free in his decision making while at the same enable his team to make those decisions, too. He explains:

If you have a passion to go left, and your boss says no, go right, how much time are you wasting not putting it towards something you really believe in? I feel like once you start your own company, and you know that you don’t want to become a boss that limits their employees and dictates through a “do-what-I-say-not-as-I-do” perspective, I think the only way for me to really truly enjoy what I’m doing is to be the one on the top, be number one (boss).

On the same note, Mike has mentioned several times that he is motivated to be a leader—a CEO in this case—who has a clear mission. However, as noted in the perception results, he does not see himself as an entrepreneur; becoming an entrepreneur is Mike’s motivation:

I lead a group of people to accomplish a mission that we've set out to...

Once I get to that top of that hill, then I can consider myself an entrepreneur, but we're not there yet.

Human Capital Development

Mike's personal motivation is to become an entrepreneur, and there were additional motivating factors and circumstances that contributed to that motivation, but the Entrepreneurship Bootcamp for Veterans with Disabilities (EBV), which provides customized entrepreneurship training for veterans with service connected disabilities, played an especially critical role:

EBV is the one who started my entrepreneurial spirit. I didn't even know what an entrepreneur was until I went to EBV. I had no acumen, business acumen whatsoever. I had desire, I had determination, and I had that uncanny want to succeed; I just didn't know how... There's so many attributes that they were talking about when I was in the EBV about entrepreneurs that I was like, "This is meant for me, this is who I am, and this is what I was made to be through the military service."... I know IVMF and EBV are pretty much one of the central reasons why I am where I am today, most definitely.

After the EBV Mike has continued to expand his human capital, and he believes in continuous improvement and education. He leveraged SBA's Small Business Development Center (SBDC) for conducting his business plan research, which was very helpful to learn more about his industry and market.

He knows that human capital development plays an important role in personal growth, so he invests a lot of time learning from others through different means:

I'm also a self-starter when I stay up until about 2:00 o'clock in the morning looking at people online, watching YouTube videos, watching how they work out their businesses. I read books like Work Rules on how to become a more successful leader in my business in different areas. You really have to be a self-starter and find out ways that you're weak and find out ways is it worth me trying to develop myself in this area or is it better to develop myself in another area that I'm better at.

There seems to be overlap between personal motivation and human capital; in this case, human capital development laid out the foundation for Mike to learn about entrepreneurship; hence, he developed a mission/goal to become an entrepreneur. He did not know what entrepreneurship was or what it meant to be an entrepreneur; however, once he found out through human capital development (education), he became motivated to pursue entrepreneurship.

Social Capital

Throughout the interview, Mike stressed the importance of a team that he is a team player, that his mission is to lead the team, and that one needs to be surrounded by great team members. He explained that "your environment is almost one of your number one effects on your personality, your friends who you hang around and your environment in the context of what you are living in." Mike seems to be motivated to improve his environment and his social capital continuously. When asked how he evolves personally, he said:

A lot of times I seek mentorship from other people that have gone through the rapids, if you will, of business and leading their own businesses.

While seeking mentorship from other people, Mike stays engaged with other entrepreneurs and the network that he has gained through EBV. Moreover, Mike is sharing his network with new entrepreneurs that he meets; he introduces them to his lawyers, accountants, insurance agents, small business service providers, and so on.

Government Incentives

On December 16, 2003, the Veterans Benefits Act of 2003 (Public Law 108-183) was passed by Congress. Section 308 of the Act (Public Law 108-183) established a procurement program for Service-Disabled Veteran-Owned Small Business Concerns (SDVOSBC). This procurement program provides that federal contracting officers may restrict competition to SDVOSBCs and award a sole source or set-aside contract where certain criteria are met. The goal of the act is enable small business concerns owned and controlled by service-disabled veterans to obtain not less than 3% of the total value of all federal prime contract and subcontract award.

Mike is familiar with these incentives, yet he has not made any use of them. While he sees them as beneficial and motivational for some to start a business, he does not want the set asides to be his sole business. He thinks that these incentives will limit him and his company from achieving the full potential:

They give you certain benefits like the service disabled veteran-owned business, government contracting—the 6% set aside, I haven't took an advance for that yet because again, I don't think I have a disability.

I could qualify for it and maybe later down the road, if it means that my company goes to the next level for it, I might exercise that right. But I think that with some of those government agencies and the government programs that try to help out possibly entrepreneurs that have those disabilities, they give them more access to clients. I think that's definitely a plus that could help. But at the same time, a lot of people will rely on just that. I call them handouts and I don't want to publish that I'm a service-disabled-veteran-owned business. I want to publish my company, and then let the service disabled veteran-owned business be icing on the cake but not the cake itself. Those government programs definitely assist, but they're not the recipe to success.

Here, Mike seems to appreciate these benefits, yet he does not want to use those right now. This seems to overlap with his conversation about “mindset”: that he does not have a disability and that he can be successful as anyone else. He does not need incentives to be successful. Hence, in his case the government set asides are not motivational as an aid/benefit in the sense of starting and growing a business and access to market; rather, they are motivational to him to prove that he does not need them and can become successful without them.

Barriers

Barriers Experienced

Overall, Mike experienced barriers related to his personal human and social capital related to entrepreneurship, his personal abilities, and capabilities related to his disability, and societal barriers that seem to affect both entrepreneurship and disability.

Mike's lack of entrepreneurship education and know how was a barrier. He could not keep a job prior to military, and while having the desire to start a business after the military, he did not know how. He said about his experience prior to EBV:

I had no acumen, business acumen whatsoever, I had desire, I had determination and I had that uncanny want to succeed, I just didn't know how. I didn't know the system involved, I didn't know the makeup, what it took.

While Mike does not see one's disability to be a hindrance or barrier to entrepreneurship and personal growth and development, he does see a hindrance within the support systems related to disability from the Office of Disability Services (ODS) within higher education.

I used them at first, but then when I realized what I was doing, I was in a class that I didn't get as quickly as other classes, I would utilize ODS to try to get a better grade in my class. So for me, I was taking the easy way out.

He has the same opinion about other related benefits available to him, i.e. VA and the benefits it offers. He believes those benefits prevent people from reaching their potential:

To me, that's like I sat back and looked at it, and I said, "I'm taking the easy way out because it's available." Just like welfare is available, VA disability rating is available for reevaluation. Because it's available, I feel like humans will always take the path with least resistance. If they take the path with least resistance, will they ever progress- will they ever

get to a point where they're going to succeed their own potential? They probably wouldn't even know their potential.

In his transition out of the military, he realized that a lot of people were trying to stay longer within the disability system and processing out of the military due to service connected disability. Staying longer and processing longer from the military, due to service connected disability, led to higher disability ranking, which directly affected how much VA benefits they would get. Mike asked his processing person to get him out of the system as soon as possible; he did not seem to care about the amount of benefits he will get.

The resources that were available to Mike after military were a hindrance, as he did not know what those were or where he could find them. Additionally, he struggled during his transition out of military due to inconsistencies in the staff at VA:

Once I got out, I got transitioned to the VA. VA gave me a lot of services but the only problem with the services at VA is that every time I got a social worker, I would do about three months of social work and then they would leave and I would have to get a different social worker. That was the process; I went through about five or six different social workers from the army, all the way to the VA ...I got really uncomfortable restating my story over and over again. It wasn't the VA's fault; it was just I had bad luck I guess with my social workers. I stopped going to the VA.

In addition to the experience Mike had with the turnover within the social workers staff, he shared attitudes of his VA case workers regarding entrepreneurship and disability:

You have to be careful, especially when it comes to PTS (Post Traumatic Stress). They keep on iterating that PTS will never go away. You can only manage it. It'll always be with you. So it's like a plague, or it's like a virus that is incurable. When they say that all these disabilities will really hinder your performance unless you manage it unless you take these medications, they start saying, "Well, how are you going to run a business because you got to be on these medications or what about your family and stuff like that." They give these little hints that PTS isn't going to go away anytime soon. It's going to consume your life.

The VA staff exhibited covert ableism through their attitude toward Mike's goal to start a business. This attitude is based on the fact that Mike has PTS, and their approach to PTS is that every veteran with PTS is the same; thus, a generalization of a circumstance. Regardless, Mike provided an explanation for such behavior and attitudes of the VA case workers:

I didn't need people that see maybe worse cases than me or not so worst cases of me, tell me what they saw and what it leads to because of other people's mentality on how they look at their disability. Maybe they turned into alcoholic. Maybe they turn to drugs—who knows? If they attached themselves to a certain client or a certain patient and really was attached to them, and then they end up committing suicide because they're an alcoholic, because their drugs, they don't want to see that happen to another person. If you have that same diagnosis, they're going to do everything they can to make sure that you don't go to that next level.

While he perceives this to be the case, he did not perceive these experiences of the VA workers to be good for him. Once the case worker thinks this way, Mike feels that he or she will think that he is just like anyone else –make a generalization – and will prevent him from living his potential. In this instance, the generalization supports and enables covert ableism.

In this conversation, it was interesting that Mike used PTS instead of PTSD. He is leaving the word ‘Disorder’ out, calling it Post Traumatic Stress instead of Post-Traumatic Stress Disorder. This is in line with his perception that he does not have a disability.

Another barrier that Mike experiences is time management. He is a husband and a father, and balancing the business and family at the early stage of his business venture seems to be challenging sometimes:

Family: that's definitely my biggest challenge, and I still struggle with that now because I have so much stress being an entrepreneur and the one thing I don't want to do is think about work when I go home and my wife wants to know about work [laughs] ... If you experience stress during work one day and you want to go home, and you say there's a family-- the family balance, work and life balance, it doesn't exist. I honestly think that there's no possible way for you to be a successful leader in a business and have work and family balance.

Overcoming Barriers

Thus far, Mike has shared that being an entrepreneur is a mindset and that entrepreneurs are problem solvers. As an aspiring entrepreneur, he has been navigating and overcoming barriers and challenges identified so far. Starting with the barriers he encountered during his transitioning process out of the military, Mike found an Army Wounded Warrior advocate

who represents the U.S. Army, and who works with wounded warriors specifically, not just anyone with a disability rating. Mike said about the Army Wounded Warrior advocate: “the biggest thing that he helped me was to navigate” the different resources that were available to Mike, of which he was not aware or did not know where to find. This advocate played an important role in offering alternative solutions to what the medical model was offering and empowered Mike to pursue an education:

If you had some problem that you didn't like the hospital version, he would have a different solution set for you. And he was the guy who really got me on my two feet in order for me to actually go to university and go to school because without JJ—is what I call him—I probably would have never applied for Syracuse University. That was a big plus.

Seeking alternatives to medical care and going through the VA system, Mike recognized that the environment plays an important role in one’s life style, which consequently affects the mindset:

That's why I had to completely remove myself from those surroundings (VA) because you hear from a lot of psychologists, "Your environment is almost one of your number one effects on your personality, your friends who you hang around and your environment in the context of what you are living in."

Reflecting upon this, Mike realized who his environment was and decided to change it:

If you go to the VA, you're probably seeing three to four doctors; you're seeing a psychologist; you're seeing your psychologist, your physician, your nurse. There's a whole bunch of people that you're seeing, and it's

all just reaffirmations of how you have a disability, and you can't function without them. That would have been a strong part of my environment. I started realizing that, and I said I'd rather be the average of the four people I hang out with that I don't want them to be doctors. So that's the approach I took.

This approach was supported by the experiences he had in the higher education and going through the EBV program, too. Mike surrounded himself with entrepreneurs and like-minded individuals whom he met at Syracuse University, IVMF, and EBV program. He even approached the challenges that he had with business and family balance with an entrepreneurial mindset and found a solution:

I think one thing that's helped me out was scheduling. It's almost like don't tell your wife this that you're putting her in your schedule, but you really have to put her into your schedule to where you force yourself to take time out on the weekends or something like that, to put her into your schedule even though maybe on Saturday mornings you are working for four hours, but you say, "Hey, Hun, we will do something at 1:00 with our daughter." This goes in your own personal schedule, you block that time out because you live by a schedule.

Mike is aware of his shortcomings and puts effort into overcoming them by finding solutions that work for him, his business, and his family. That seems to be the “mindset” he referenced, namely: identify problems and barriers and overcome them with solutions by leveraging your resources at hand and networks that you have. He focuses on value creation. The value can be created in overcoming barriers related to his disability, achieving his

entrepreneurial goals, and improving any other part of his life. That value creation, according to Mike, is directly linked to being a problem solver and having the right “mindset” or attitude.

Case 2 – Joe

Joe is a Caucasian male in his late ‘30s who lives in the suburb of Syracuse, NY. He is a U.S. Marine Corps (USMC) veteran and was medically discharged from the military due to service connected disability. Before the military, during high school, Joe was washing dishes at a pizza shop. He practically lived in pizza shops in the back of the house, in the back of the kitchen, cleaning dishes or cooking or working the line, doing whatever was needed. He worked in pizza shops all the way through high school. After high school, he went to a community college. He attended classes for a couple of semesters, then dropped out because he wanted to work for his family's real estate company. That was his first real job—as he said, his “first real money-making job” that exposed him to entrepreneurship.

After a few years in the real estate, he joined the USMC. During his service, he got injured and medically discharged. While he transitioned from the military to civilian life, his military buddies influenced him to open a lawn mowing business once he returned home. When he did, he started his business leveraging the limited resources he had, both financial and through his network:

I had saved all my pennies from Iraq, and I had bought a house with the money, had a nice down payment, and [with] another \$5000 I had I bought a lot of used equipment. I borrowed some equipment, and I rented some equipment. So I bought two mowers right away. One was for \$500; the other one was for, I think, \$800. I bought a used trailer for \$1,400, a

couple of string trimmers, backpack blower, that was pretty much it. And I borrowed my brother in law's truck. He let me borrow it to get my business going. So that's how I started it, and [with] the rest of the money I bought flyers at Kinko's Copy and put them all over my neighborhood and my town and put a little ad in the Pennysaver for 35 bucks and that was it. Overnight we had over 30 clients—residential clients—and we were in our way. It was just me though, no employees.

After he started his business, Joe went through the EBV program and leveraged SBA's resources to get the Service-Disabled Veteran-Owned Small Business (SDVOSB) certification enabling him to pursue federal contracts. He has been successful in obtaining new and retaining old federal contracts, which has enabled him to grow his business.

Perceptions

Definition of Entrepreneurship

Joe sees himself as a veteran business owner and an entrepreneur. In an attempt to explain the difference between these two, he concluded that actually, he is a “veteran-serial entrepreneur.” He explained:

Well, I just don't own one business; I own two businesses, and the second business we're getting ready to kick off in a big way...And I already have my eye on two other businesses I want to go ahead and buy into and start up and really push them forward. So that's the difference between a business owner and an entrepreneur, I think. I think that for me, it will never be just one business; it will be multiple.

Joe does not think that entrepreneurship is for everyone and that is okay, according to him. He also said and that to be an entrepreneur one needs to be resilient and have the “never give up” attitude. This became clearer when he talked about the advantages and disadvantages of being an entrepreneur. When talking about advantages, he said:

The pro's I'd say you get to make your own schedule. You answer to only yourself, really. At the end of the day, there's nobody to blame the failure on except yourself. That's good and bad. If you want to make a change within your company, you can do so at the drop of a hat. You can make any change you want, whenever you want... But at the end of the day, I mean, you're responsible if your business fails or succeeds. And that's tough and a lot of people can't do that.

On the contrary, when he was talking about disadvantages, the perception that one needs to do a lot of hard work and be resilient, especially in the beginning of the business, was emphasized again:

You don't want to go to work today, you don't have to go to work today; you're probably not going to get paid. At the same time, being in control of your own hours is great, but it also—being a business owner, I mean—you have to be there 90 hours a week, 100 hours a week, 1000 hours a week; you have to if you want to succeed. Especially in the beginning... And there's a lot of disadvantages. I mean, if you get sued, it's your ass. If someone gets hurt on the job, that's your ass. There are way more negatives than positives, I think, but the positives make up for it I also feel, even though they're out numbered heavy on the left side.

Definition of Disability

Overall Joe did not talk much about disability, and even when questioned directly about disability, he would connect it with his business or other entrepreneurs. He personally did not have bad experiences in the community or the industry because he has a disability. He doesn't disagree that people with disabilities are being discriminated against, but he personally has not experienced that:

Maybe there is some discrimination out there;, I haven't seen it, but sometimes I walk around with a limp, and my sciatica is acting up or something, but no one has ever said anything about that, or I've never heard of any discrimination towards a service disabled vet in the workforce, especially a business owner, or an employee getting discriminated against for having a disability. I don't know about that.

Merging Disability and Entrepreneurship

Joe believes that to be an entrepreneur one needs to be resilient and have the “never give up” attitude. From the interview and observations, Joe indicates that people with or without disabilities can be entrepreneurs if they have the resilience, the “can do” mentality (mindset). He does not see one's disability to be the barrier; rather, the barrier is one's attitude or mindset.

Further, Joe gives credit to his disability for enabling him to access training and education such as the EBV “which was eye opening and life changing.”

Additionally, he does not see any differences between entrepreneurs with disabilities and entrepreneurs without disabilities. The only—and the major—difference is that entrepreneurs with disabilities such as himself have access to government set-asides.

Motivations

Personal goals

Toward the end of his military service, during the transition time, Joe did not know what to do once he returned home. His friends encouraged him to start a business, and he did that. However, his motivation is growth and sacrifice for the greater good, such as his family and the community. He described what works for him and what he believes:

"you grind your ass off as hard as you can for your family and your business, with your business, and just try to help out as many people along the way as you can." That's my belief.

Additionally, Joe's self-identification as "serial veteran entrepreneur" is motivational for him as he strives to own more than one business.

Human Capital Development

Mike did not believe college was for him; however, he believes in continuing education, which helps him grow, and consequently helps his business grow, too. He indicates that education and sustained personal development are directly related to the growth and development of his entrepreneurial endeavors. He takes advantage of training available to him, such as EBV. The EBV changed his life and empowered him to seek other resources that will further develop his human capital. He goes a long way to obtain personal growth and continues education that affects both his spiritual and family life. He said:

I go to a lot of seminars; I go to a mastermind; I'm a part of it in California. I fly out three times a year. It's not all about business; it's a lot of personal self-development. It's actually the majority of what I learned. When I'm investing in myself, it's probably 75% personal, 25%

business, a lot of training, seminars, and masterminds, everything I do because if you don't have a strong spiritual life or strong family life or your finances aren't strong or your health isn't strong, well then, what is the point of the business?

Social Capital

Joe did not want to go to college. He tried that once and found was not for him. One night in the middle of the Iraqi desert with his buddies, he brainstormed what he could do. They asked him a couple simple questions: "What do you know how to do?" He said, "I know how to mow lawns." They said, "Why don't you start a small lawn care business and just put food on the table?" He said, "You know what? That's a great idea." Right there they came up with the name "Veteran Lawn Care," and when he returned home, he immediately started the company.

Joe's social capital in the military empowered and encouraged him to start his business. Similarly, some family members provided support. For example, his brother-in-law lent his truck to Joe so he could get started. The EBV program provided additional social capital in the form of fellow veteran entrepreneurs who went through EBV with him, and instructors and guest entrepreneurs who were teaching and presenting during the EBV. Furthermore, through EBV Technical Assistance Program, a post-EBV support, Joe was connected to mentors, attorneys, and other service and resource providers for small business. His friends and EBV network have been motivational to him, helping him to evolve into a "serial veteran entrepreneur."

Government Incentives

Joe is well aware of the government incentives; he said, “The government, Department of Defense, they have contracts set aside and with New York State, and some states across America have contracts set aside for service disabled vets that only we can bid on.” He started his company small, doing lawn mowing in his neighborhood. Leveraging the VA to get his disability related certifications, the SBDC to write his business plan, and the Procurement Technical Assistance Center (PTAC) to get government certification and assistance with bidding on these set asides, he became a government contractor providing grass cutting and snow removal services:

I get to bid on certain contracts that are set aside for guys like us. That helps. That landed me my first, largest contract: \$3.5 million. That was good.

Joe is very familiar with these incentives and has made use of them to grow his business. He sees them as beneficial and motivational as he expands his business from grass cutting and snow removal into general contracting; thus, he is pursuing larger government contracts by leveraging existing and new relationships he has developed:

In the future, we're going to start getting into construction. We want to go ahead and capture some construction contracts, sub them out, and we're going to need some good partners, and we're starting to make some really good relationships, and we're networking really heavy right now in New York City, Long Island. We're looking at the Javits Centre, the Javits Convention Centre Manhattan. We're bidding on some work there. Javits Centre is a billion plus (job size).

The process of bidding and getting government contracts is centralized. Each industry sector within government contracts goes through the same centralized bidding source. Joe learned this process very well for his lawn care business. He learned how to build relationships and subcontract some of the contracts he gets. This experience has motivated him to leverage his new skills and abilities to explore and bid on new government contracts in parallel and similar industries

Barriers

Barriers Experienced

Similar to Mike, Joe had to leave the military because of his service injury. These injuries seem to be the only barrier related to his disability. He has back issues, and sometimes his back may go out three times in a year, which makes him bedbound for two to three weeks. He shared that experience and how it affected his business:

When you're the only employee, in the beginning, it's very tough because you've got to get all the work done. If you're sitting in bed for two weeks, it doesn't help you at all. In the beginning, it really sucked because I was doing all the heavy lifting, working with stone, dirt, mowing and everything like that, and it was really hard on my back. My back was shot as it was, so it was really tough. There are some jobs I took a lot longer to complete because of that, and a lot of work I had to turn down because I was stuck in bed, or all the physical therapy appointments I had to do with the VA took me off the job site.

The disability created some physical barriers and challenges within his business; however, the major barriers he experienced were people's attitudes toward his idea and

efforts to start a business. These attitudes came in form of covert ableism from close family members:

Yes, pretty much everybody thought I was crazy for starting a business.

My wife wanted me to become a Janitor at the Syracuse VA because it was safe and stable. I didn't really get any cheerleaders in my corner when I started my business. It was a lot of silence from some family members because they didn't know if it was going to work out or not.

Overcoming Barriers

Joe navigated the barriers he faced by leveraging the existing resources and social capital available to him. His disability service providers in the military and the VA were helpful. He used those services during his transition out of the military. They addressed his needs, and he seemed to be pleased with the service provided to him:

I had a great experience with—I had two caseworkers to help me navigate my disability rating. The first one is an older gentleman, Air Force retired... He worked with me for the first year. Then the last gentleman that worked with me to complete everything was a younger guy, former Ranger, really nice guy, very proactive, response time is great, getting back to you on the phone. You didn't have to wait weeks; you wait a couple days. That's all, so I had a great experience here at the Syracuse VA.

Furthermore, the VA has enabled him to get the certifications for service disabled veteran owned small business, which has opened doors for him to bid for large government contracts and set-aside contract for veteran owned businesses. Additionally, he has been

leveraging VA for therapy related to his back injuries and using other services such as family counseling to address the challenges related to life and work balance.

Access to government set-asides enabled him to go after bigger projects and hire employees. He overcame the challenges associated with his back injury by hiring these employees and doing less physically intensive labor that he did when he was working alone. About the barriers he encountered early on, he said,

It was a bitch in the beginning, but then I was able to start hiring some employees, and then things started changing for the better.

When asked about how he evolved personally and his business, Joe gave most credit to the social capital that he had when he started and that which he has gained ever since:

I would say making good relationships is the most important thing if you want to grow because your company can only do so much no matter who you are. And you know, I don't have a Ph.D. in business. I don't have an MBA on my wall, but from what I've seen out in the trenches, you have to have and develop and hold good relationships if you want to grow and succeed in a different market other than the one you are in.

Joe has developed relationships with other entrepreneurs through EBV, IVMF, and his networks. He also developed relationships with government-funded service providers such as SBDC and PTAC; both are SBA-funded and provide assistance to small businesses, mostly in the early stages of the business. These service providers not only gave Joe resources; they also assisted him and provided support in accessing and obtaining these resources. Meaning, they did not show him what resources were able, but connected him to that resources, assisted in the connections, helped with paperwork, and anything else that needed to ensure

the resource was effectively utilized. These service providers were also a source of extended networks that helped him grow his business. Joe leveraged both of these service providers:

I've had an awesome experience with SBA and with the PTAC up in Watertown. Those people have been great. PTAC actually helped me get my first contract. They helped me write up my capabilities statement, which is what you need to give to the big prime contractors and the government when you go to these large matchmaker events, so they know who you are and what you do. I had a great relationship with those two agencies. The others I don't really work with at all, so I can't comment.

These relationships that have helped Joe overcome the barriers of new market entry, credibility, and pursuing bigger government contracts as partners and collaborators:

We started off small. We started bidding on larger contracts. We would team up with strategic partners in that neighborhood. So, for instance, Long Island National Cemetery. We've got a partner down there, and it's been a great working relationship for the last five years. I have other partners as well. Massachusetts, Pennsylvania and these are just people we partner up with on some larger projects.

At the end, Joe returns to the mindset and attitude. While he is thinking big and has big plans, he stays grounded and aware of his capabilities and small achievements. In his conversation, he highlights overcoming the barriers that one might set up for him- or herself. One needs not only to know what the goal is but also to develop a plan to keep oneself in check and motivated at the same time:

You got to know what's at the end of the tunnel. As I said, [set] a little mini goal every week and celebrate that little goal. The next week have a little goal and celebrate the goal or don't just try to have one goal. "Okay, by the end of the year, I want to bring in a million dollars a business or 200 thousand dollars a business, or I want to get that one sale," because if you don't get it, you have nothing to celebrate. I would say set up a lot of little goals and celebrate them along the way. That will keep your mentality very positive.

Case 3 – Sam

Sam is an African-American male in his early '50s who lives in the suburbs/rural area of Syracuse, NY. He is a veteran. He experienced a traumatic head injury when he was a teenager. The doctors told him that he would be a “vegetable” for the remainder of his life. However, he worked hard to re-learn everything, including how to speak, and eventually became a home-care-taker of his parents and his in-laws. Sam lives with his extended family, which includes his parents, in-laws, his wife, and kids, in one house. Taking care of the elderly in his house for more than seven years required him to drive them to all their medical related appointments. Recognizing this need that the elderly had, and his joy in providing transportation services, he started dreaming about owning his own transportation services business. The idea of business was his happy place in the midst of his struggle to overcome the accident and doctors calling him a “vegetable”:

I learned really hard to know how to talk again, read again, and try to make myself a little bit happier and try to get my own business started.

*That was going to be the booster for me to forget about the other things,
and try to find something new to do.*

Sam did some research about business opportunities and found out about Start-Up NY. He joined Start-Up NY in 2007 and with their assistance started his transportation services company in 2009.

Perceptions

Definition of Entrepreneurship

Sam sees himself as an entrepreneur and explained why he sees himself as an entrepreneur and what entrepreneurship means to him:

I've been at business for over nine years now... I think right now I'm an entrepreneur. I went through a lot of roadblocks and a lot of things that was trying to get me down, but I didn't let it get to me. I kept going. What I did was I figured that I'm entrepreneur and I'm just trying to go further in the business.

From the above quote and conversation, entrepreneurship for Sam seems to be related to business ownership and overcoming barriers and challenges that one encounters when pursuing a business start-up and development. Additionally, Sam appears to have been persistent and has not given up on his dream.

Definition of Disability

Overall Sam perceives disability as something good. Besides his negative experiences with doctors, he does see a benefit in having a disability and disclosing it. He describes his experience as following:

I know that you can get more help—you get more help because people care about you. They know you don't know how to read and write; you can't concentrate. I see more help when you on disability. You get more connections; you get more help. I think that's a good thing to have, that you'd see somebody helping you do things.

When asked about his identity, he identifies just as an entrepreneur rather than an entrepreneur with a disability. He explains:

Sometimes I try to keep the disability part to myself a lot because I just feel that this was a bad thing that happened for me, and I just try to keep that aside but I just say, "My name is Sam. I'm an entrepreneur."

The medical doctors exhibited overt ableism by calling him a “vegetable.” However, this seems to have significantly affected Sam as he relates to this experience as a “bad thing.”

Merging Disability and Entrepreneurship

Sam perceives entrepreneurship as a means of empowerment to overcome his disability-related challenges. He shared that entrepreneurship has been a “booster” for him to overcome the negativity he experienced from doctors and others thinking of him as something less than he is. Moreover, for him entrepreneurship shifts the conversation from him and his disability to his business:

Instead of talking about me, talk about my business.

Motivations

Personal goals

Sam seems to have several goals that he wants to achieve. However, it all comes down to building and maintaining good relationships with people. For him, the mean to achieve this

goal is his business. For example, he is a veteran; therefore, one of his goals is to help other veterans. He explained:

They've got that low end of the stick, and I'm thinking I should be able to help them because I'm a veteran myself. Veterans take care of veterans. I'm just trying to reach out to more veterans in Syracuse and see if they could use my transportation abilities.

On another note, Sam recently changed his religion, which has motivated him to surround himself with “good people.” He explains that he learned, through the religion, that “you hang out with good peoples, good things come out.” Even here, he is leveraging his business to build and maintain those relationships. Through his new circles, he has been invited to seminars to share information about his business and has gained new opportunities to meet new people and potential customers.

Overall, the relationships mean potential new clients. One can notice that Sam’s motivation to build good relationships is directly linked to the growth of his business.

Human Capital Development

Sam leveraged all opportunities that Start-Up NY offered for one-on-one training, advising, and continuing education. He said:

I went ahead and got with the SCORE. SCORE did little bit of help[ing] me out, a little bit. SSIC did all of my work, doing things SSIC. A little bit of OCC, did a lot of work for me.

He invested a lot of his time and energy to learn more about himself, his strengths and weaknesses, and his market. Accordingly, he took classes to learn and apply that to his business. He said:

I did many hours of work in the classrooms, and then after that I went to Syracuse University for a boot camp and that was the best.

The boot camp was a good fit for Sam as he was able to connect with 60 other entrepreneurs and learn from their experiences, too.

He felt empowered and leveraged those resources and support provided. He spent a lot of time at those service providers and used their services. He said of his experiences with SBDC:

Went there many times and spent about, maybe, just about four or five hours inside their classroom trying to figure out how to get a good business plan made up. That was very important for the business. Anything was important for the business that was [in] my power. I want to be there to take care of everything there.

Social Capital

Sam seems to enjoy other people's company and has surrounded himself with supporters. His family has been supportive of his business venture. His wife even helps out with business needs. For example:

My wife was—she was just a good help to me. She still is. I call her my secretary and my wife because if I have anything to do as far as doing some secretary work, she'll do it for me.

Through Start-Up NY, he has established a lot of relationships that he still keeps and enjoys. Sam used the words “good feeling” to describe not only his interactions with other entrepreneurs, but also everyone else that has been providing assistance to him. He said the following about his Start-Up NY experience:

I know a lot of people that came out of this program that I know. I'm still good friends with them. We see each other all the time. Sometimes we have coffee, sit down, and have a nice conversation. It's just a good feeling when you have good friends. Good feeling.

Through Start-Up NY, he has created both peer and professional social capital. The professional social capital includes not only small business services providers but also disability service providers. He only talked about good experiences with the agency providing disability related services. For example, he has to report his Social Security Disability Income (SSDI) benefit and has had a 'good feeling' in his interactions with SSDI.

Overall, his experiences are directly linked to his emotions. He maintains and leverages the social capital which provides him with "good feeling." Moreover, he accessed those services, which eventually provided him support and assistance to access and leverage resources available to him.

Government Incentives

Sam's business meets the criteria to be a Minority Business Enterprise (MBE). A minority-owned business is defined as being owned, capitalized, operated and controlled by a member of an identified minority group. The business must be a for-profit enterprise that physically resides in the United States or one of its territories. To qualify as an MBE, an entity must establish that it is at least 51% owned and/or controlled by a member of minority group.

While being eligible for minority owned business certification, Sam has not pursued any of those certifications. Rather, he does report his income to SSDI and works with them closely to maintain his benefits.

Barriers

Barriers Experienced

Sam has lived with a disability since he was a teenager. The doctors had a negative impact on him as they told him he will be a “vegetable” all his life. As a result of this overt ableism, he struggled significantly to prove that he can be more than that. He is still struggling with the way he is perceived because of his disability:

I'm trying to get myself to a point that I want to think bigger than that. I don't want to think like I'm slow, I need help and this and that... It's just sometimes I've got the stuttering problems. Sometimes I got the speech problems.

Sam is conscious of his disability and his speech. He is aware that he speaks differently and that because of it, people can recognize that he has a disability:

I guess the way I talk—maybe because the way I talk is...it's different from other people talk because I talk like a wags -- More like a wagging sound coming out. It's like I'm just trying to get it out.

He is putting forth a great effort to improve his speech. His language limitations appear to be creating barriers to his comprehension in class. These experiences tend to be discouraging:

Every once in a while, I get discouraged about if I'm in a class, and the class a little bit more smarter than me, and I have the ability to sit down because I can't keep up like these guys, can't keep up with their work.

Overcoming Barriers

Sam has been navigating the barriers by leveraging the resources and social capital he gained from Start-Up NY and his positive attitude.

Throughout the interview, he gave credit to the “good peoples” that have provided him with assistance. He appears to be grateful for the people he knows so far; he said, “I have people that showed me the right direction.” When talking about this “direction,” Sam talks includes his continuing education, his business start-up, marketing for his business, and his personal life.

Start-Up NY exposed Sam to numerous classes related to entrepreneurship, financial literacy, and benefits. It connected him to SBDC for business plan assistance, to ARISE for benefits advising, Cooperative Federal Credit Union for financial literacy and an Individual Development Account (IDA, matching funds saving program), and SCORE for mentoring. He still would love to retake some of the classes and the Syracuse Entrepreneurs Bootcamp; however, the Bootcamp he can't attend again. Sam attended Bootcamp, a \$600 program, for free through Start-Up NY, as Syracuse University offered 10 free slots to Start-Up NY participants who were working on their business plan. Each Start-Up NY participants was able to go only once due to the limited number of slots. There was more demand than supply for the free Bootcamp slots.

Sam knows that he is a slow learner. However, he has been very persistent, and any time he was offered an opportunity to go to class, he went. Similarly, he has always said that he wants to own a transportation services company. Even when the bank told him he has poor credit and could not give him a loan, he continued to do “due diligence” to find a solution

and a way around his credit history so he could buy a van. He says, “The key is to stick with it” when taking classes and working on the business.

Besides the small business service providers, Sam had good experiences with benefits advisor. Start-Up NY connected him with a benefits advisor who walked him through the SSDI needs and requirements and connected him with the point of contact at the agency providing SSID.

Start-Up NY helped participants recognize their strengths and weaknesses with the goal of enabling the aspiring entrepreneurs to leverage their strengths while improving their weaknesses. Sam realized that his passion or strength was that he enjoyed interacting with people. However, he had no other skills and/or knowledge of business start-up:

Marketing is my best [skill], but there's a lot more things that I learned far as budgeting, cash flow, insurances. It was so much stuff that I learned that was just very important for the business, and pretty much I got it in the check now.

Marketing seems to be his passion. Sam loves marketing because it makes him go out in the community and interact with people and different medical service providers. He said:

First thing I love about my business, I like the part about doing the marketing. I like to go out and do marketing with my business. I like that so much, I'm still doing it today. I love to go ahead and market my business, and go to places that want to know about my business.

Although Sam has difficulty with speech, he loves to speak and leverages his love to speak and interact with people to create good relationships with customers. He believes that establishing a great conversation is key to success in his business:

See, that's the thing. You be nice to them, they come back for another trip, and that's how I get paid. I get paid by Medicaid, and that's what pays the bills. I like to talk a lot. I can't talk well, but I can talk to make sure that we get a good relationship.

By marketing and talking to clients and potential clients, Sam has established relationships with medical services providers. His confidence to share his weaknesses and limitations (for example that he does not know how to schedule appointments properly) enabled him to get assistance from medical services providers, who do much of that work for him:

Understanding that you have a problem, they help you set up your account so you can figure out what days you've got to be at certain appointments. They walk you through some things about what you need to bring when you come to the appointments. It's just a lot of good feelings you have when you with those kind of people.

It appears that Sam has been providing good quality services; two major hospitals have been helping him schedule his pickups and drop offs and assisting him with paperwork and miscellaneous matters. Sam gives his disability a lot of credit for his business and for the amount of business he is getting:

Once they know you have a disability they just want to use your business, period.

Overall, Sam has used his disability not only to get access to resources but also to obtain support to use those resources. For example, when asked about what role disability played in his business, he said:

Yes, it did played a lot of disabilities because I go ahead and if I have a problem, I've got a lot of people I can call. I've got a lot of people. I've got a lot of resource I can call and get help, and they help me. That's one thing I like about being on disability because you've got a lot [of] feedback.

Sam's experience and the struggle he had in class also created the opportunity for him to leverage resources. He couldn't comprehend at the speed that everyone else did and sometimes asked the instructor after class to explain material he did not catch. In most cases, instructors were willing to do that. Even this experience he attributes to his disability, and he seems to be pleased:

That's pretty good that people care about me and do that for me (stay with him after class).

In personal life, the friends and acquaintances he met through his entrepreneurial journey are the ones who keep his positive mindset, encourage him, and are happy for him and his business. He stays in touch with other entrepreneurs from Start-Up NY, leverages his family members in his business, and has removed himself from people that were negative toward him and his business.

Case 4 – Anna

Anna is a married Caucasian woman in her late '40s. Until recently, she lived in the suburbs of Syracuse, NY. In summer 2017 she moved to Tulsa, OK.

Anna is college educated; she has a degree in travel and tourism with a focus on hotel management. Her first job out of college was managing a travel agency. After that, she went to work for a department store, Estee Lauder cosmetics, on a part-time basis. After a while

she got a full time flight attendant job, so she worked two jobs all at once. After 15 years working part-time at the Estee Lauder job, she quit it and focused solely on being a flight attendant. About 10 years ago, she had her work-related accident as a flight attendant. This accident took her out of the workforce. She went on disability leave to recuperate.

While recuperating from her head injury, Anna decided to explore business ownership. She always had a business idea, but because of her work, she never had the time to explore it and find out if it was feasible and worth of pursuing. She attended a women's business networking event and from a woman that she met, she learned about Start-Up NY and signed up to receive customized entrepreneurship assistance. Here she found out that she had a feasible business idea, which led her to start her online business.

Perceptions

Definition of Entrepreneurship

Anna considers herself as an entrepreneur, but more often she identifies as a self-employed business owner. Her reasoning is that she works from home, and her business is online. That is how she makes her money; thus, she is self-employed.

Entrepreneurship for her means flexibility to choose her own hours and the place where she can get her work done. This was very important to her because of her head injury and pain that she experienced. Moreover, entrepreneurship was her “medicine” to overcome her challenges and barriers:

...being an entrepreneur, it really provided me the time to heal. I didn't realize that was what was happening to me but it was—my physical self was healing and getting better. It gave me something to occupy my mind

with while all that was going on, and it ended up being a passion and something I really had a lot of interest [in].

In her view, entrepreneurship requires commitment and drive. Furthermore, entrepreneurial pursuit helps one better understand oneself and one's limitations, as it was the case with her:

I learned about myself. As I look back on it now, those first few years of starting my business I had a lot more drive than I thought I did. I underestimated myself, and I was very cautious, and it took quite a few people to make me take the leap.

In the end, to be successful in business, she strongly believes that the key to success is “having a business plan,” as it is the mean to keep one on track. She believes that one needs to update the plan regularly to stay in line with the goals and identify further opportunities within the business scope. The business plan is a mean to achieve one's business goals/dreams.

Definition of disability

Anna's view of the disability, the one she experienced, was more related to physical limitations. Moreover, she does not define herself or her business by her disability. Rather, she uses her disability to explain how she started her business. Her disability was the *enabling* means to get her business started. When asked what role disability has played in her business activities, she said:

Well, the business itself, not much but the how I got there, the help that I got because I did have a disability, they played a huge role.

Entrepreneurship and Disability

Anna does not hide the fact that she has a disability. She does not identify as an entrepreneur with a disability; however, when she talks about her story, how she started and has been growing and sustaining her business, then disability becomes an inseparable part of her story:

It (disability) is not part of my elevator pitch, but when I tell the story of how my business got started, that's always part of my story.

Overall, when it comes to business success, she does not think that there is a difference between entrepreneurs with disabilities and entrepreneurs without disabilities. The difference she sees is more in physical limitations i.e. if someone is paraplegic, or quadriplegic. However, she doesn't perceive differences in the ability to own a successful business:

I mean, there can be differences there, but the success rate of a person with disabilities or without disabilities, I don't see any difference in it. I see as much success in the people with disabilities that are entrepreneurs as I do in the world of people without disabilities.

Furthermore, instead of using disability to differentiate between entrepreneurs, Anna refers to the differences in terms of access to resources and support as the ones truly differentiating entrepreneurs. She shared two examples of entrepreneurs that she knew. One was a young college-educated Caucasian female without a disability, and the other was an older high school educated African-American female with a disability. Both women started working on their business at the same time, and both were opening a restaurant. She observed that the Caucasian woman opened her business much faster and has been more successful than the African American woman because she had better-developed and more advanced

support within her network. Her location was much better, and in addition to the support she had, she also had better economic circumstances.

Building upon this example, Anna then made an inference about the difference between entrepreneurs with and without disabilities:

I feel that entrepreneurs with disabilities are more focused than the ones without. Things seem to come easier; their steps in the business seem to come easier with people without disabilities, but when you have to overcome whether it's physical, or mental, or whatever, you have to be more focused. You have to have more intent.

Motivations

Personal goals

Initially, Anna's motivation was to explore her idea while she was "recuperating." However, after realizing that her recuperation was taking longer than she anticipated, that her idea was feasible and that having an online business would provide her flexibility to do what she enjoys even with a disability, she decided to pursue her business to become self-employed. Her new plan motivated her to overcome her disability-related challenges and launch her business. Once her business was launched, Anna's motivation transformed. The new motivation was to get more clients and make her clients "happy" through the value that her business creates:

They (clients) are just happy with the product, they're happy with the way it runs, and they're happy that it's out of their hair, just part of their businesses but out of their hair. I really enjoy it; I enjoy that part of it.

Human Capital Development

Anna believes that “if you don’t open your mind to being teachable,” you can’t make it in the entrepreneurship world. Consequently, she took numerous classes related to entrepreneurship through the Start-Up NY and WISE Women Business Center network. She struggled in those classes. However, she never gave up and continued to seek assistance to put into practice the information she learned within the classroom. She perceived that the business plan was very important for her business success; thus, she had to acquire knowledge about the business plan in order to develop it and make her idea a real business.

Going through all the training and mentoring enabled Anna to see her full potential. She doubted herself and downplayed her ability to start a business:

I learned about myself as I look back on it now—those first few years of starting my business—that I had a lot more drive than I thought I did. I underestimated myself, and I was very cautious, and it took quite a few people to make me take the leap.

Social Capital

Anna believes that one can’t make it on his or her own and that support is necessary: “Without those other people, you’re going to be running in circles around yourself.” She perceives that without this support, knowledge, and access to resources won’t take one far in the business world. While knowledge is important, one needs more than one’s knowledge or knowledge from other people:

I just mean it takes so much more than more knowledge from other people.

That support is motivational and “eye opening” in that it helps an aspiring entrepreneur like Anna to realize their full potential. Having someone to believe in her, such as the staff at Start-Up NY, SBDC, and other service providers, as well as other entrepreneurs in her network, enabled Anna to recognize her abilities and pursue her business:

I underestimated myself, and I was very cautious, and it took quite a few people to make me take the leap.

The Start-Up NY and other organizations that supported the Start-Up NY inclusive entrepreneurship program opened doors for Anna. She gained new networks and new connections, all related to small business. These were her sources of motivation and support, in addition to her husband, who was the only family member supportive of her entrepreneurial pursuit.

Once she started her business, her customers became her motivation. When asked to describe her relationship with her customers, in an exciting voice she shared:

That is the most fun part of my job... The connections with the customers were what fueled me and motivated me, and I really enjoyed that part, because that really grew my business.

Government Incentives

Being a woman, Anna qualifies for the Woman Business Enterprise (WBE) certification. A WBE is an independent business concern that is at least 51% owned and controlled by one or more women who are U.S. citizens or Legal Resident Aliens and whose business formation and principal place of business are in the U.S.

Anna has not pursued the WBE, as she does not have a need for WBE certification due to the nature of her business.

Barriers

Barriers Experienced

As she pursued her business, Anna faced several barriers that were related to her disability, lack of business know-how, and lack of family support.

Her head injury caused migraines. These long-lasting migraines and physical pain sometimes would hinder her ability to think straight. Additionally, this was counterproductive during the time she would take classes. She was not able to grasp the materials covered in entrepreneurship classes, which caused her to doubt herself and her abilities to be an entrepreneur.

Furthermore, she shared that her family did not have any entrepreneurship experience, so with the exception of her husband, “they weren’t very supportive” and wanted Anna to do other things. In addition to lack of entrepreneurship experience, the loss of income, as a result of her disability, placed another barrier and pressure of family to do something else to overcome the financial struggle. Here, her family exhibits covert ableist behavior. In addition to the family not being supportive, Anna has experienced negative attitudes, a form of covert ableism, toward her from a small number of entrepreneurs when they found out that she had a disability:

Sometimes you're not taken as seriously, and once people get to know me, then they take me seriously.

She perceives that most people start their business while working a full-time job, and eventually “jump ship” once the business makes enough income. Due to her disability, Anna did not have this opportunity and was not able to access some resources that required one to a pay high membership cost such as the Chamber of Commerce membership. These

memberships would have granted her easier access to her customer base so she could more effectively learn about their needs and wants during her business development stage.

In addition to the lack of the business start-up knowhow, she said:

The whole mess of navigating the disability waters was the hardest thing about the whole business.

One of her biggest challenges related to ‘disability waters’ was dealing with workers compensation and social security disability. This is “a mountain before you even start.” She did not have the knowledge about procedures and reporting needs, nor did she have the ability to deal with the paperwork. Furthermore, the process she had to go through was not much fun compared to her business-related obligations:

You have to be meticulous about keeping records and showing up for every appointment, doing things that you don't want to do, and talking to doctors about things that-- doctors that you don't know.

Her experience related to disability paperwork and requirements to maintain her benefits was discouraging. It was “the worst part” of her entrepreneurial journey:

I have to say that was the worst part of the whole thing, and I think I could have done so much better than starting a business if I didn't have to deal with the harassment issues of workers comp and just the mountain that you had to climb while you're starting a business.

Overall, while she had access to many resources through inclusive entrepreneurship at Start-Up NY, she felt that access to more entrepreneurs without disabilities would have provided her with additional motivation. She tried getting support from other organization and access to mentors, namely SCORE, which provides mentorship through their volunteers

(members), who are retired executives. They were not able to help her, as none of their retired executives had experience with an online business.

Overcoming Barriers

Anna leveraged the resources that Start-Up NY provided. Together with her business counselor, she developed a customized plan for her business development and implemented that plan. That plan included a self-assessment, asking the entrepreneur to recognize its strengths and weaknesses, existing social capital, and needs in terms of moving the business idea forward.

Her Start-Up NY counselor helped her go through her challenges related to her disability. She was able to find times during the day when she would be most effective in doing the work, so she organized herself and was able to work on her business:

In the morning would be a really good time for me to do my thinking and my planning, and any intense computer work that I had to do...

Sometimes, for the first few years, there were times that the best time for me to think was between 11:00 PM and 2:00 AM [laughs]. I did a lot of work at that time and being an entrepreneur, it really provided me the time to heal.

Additionally, her Start-Up NY Counselor helped her identify “weaknesses” in her knowledge and skills related to her business and connected her to training and classes to gain that knowledge and skills. However, even though these classes were not easy and she struggled within these classes and training, it was her resilience and commitment that helped her overcome these challenges:

I took classes over and over—like the QuickBooks classes and the finance classes I took over, and over, and over again because I couldn't get it, and the notes that I was taking weren't making any sense... I knew what I wanted to do, and I knew what I had to do, but I didn't know if I could get there. When I look back on it, I went there anyways, and I did barrel through it.

Anna had access to these resources, yet it was the support of Start-Up NY, SBDC, ARISE and others that helped her make sense of these resources and how to utilize them effectively. Therefore, she was able to complete her business plan, open her business, and sustain the business. Furthermore, she struggled to make her online shop open to the public. It was her self-doubt and fear that kept preventing her, as she aimed to make it perfect. Eventually, Anna wrote her business plan with the encouragement and help that came from her SBDC business advisor:

I know it took me a long time to start but Susan (SBDC business advisor) eventually was the reason why I did just opened. That website was in beta test mode for six to eight months [laughs]. Susan just said, "Just open it." She kept telling me that. Every time we meet, she's, "Anna, just open the website. It doesn't have to be perfect." Her support was invaluable.

When it comes to family, she realized that she could not rely on them and explored who else in her social network could be that support. The women's network, Start-Up NY, and others became her source of support and motivation:

Surrounding yourself with other sources of strength and hope and then as far as the women's group, the classes, having the interns come in, you

just have to find a new source of strength when your family is not behind you.

Furthermore, she credits her mentors from Start-Up NY, SBDC, Women Business Center, for being able to overcome her challenges and barriers. Within these organizations, she experienced “mentorship and support net, and the accountability to mentor.” She was inspired and motivated by other entrepreneurs with disabilities during the Start-Up NY monthly lunches, where they had different entrepreneurs with disabilities share their stories. She felt that she had to be at every lunch because each was moving her forward. She shared that even if she felt that she could not accomplish anything that day, if on that day was the luncheon, she would make sure to go there.

Finally, the discouraging experiences with disability benefits and workers compensation were addressed through the support she had by Start-Up NY and ARISE. ARISE is an Independent Living Center that provides disability services for people of all ages and abilities in Syracuse and Central New York, and they were a partner in the Start-Up NY program. Due to the nature of ARISE and its services, Anna was able to get a benefits specialist to help her navigate the “disability waters” and with the support of Start-Up NY was able to complete her paperwork and maintain her benefits. Her experience with ARISE was encouraging:

The experience with the ARISE was very encouraging, but what they had to help me through was...that was so discouraging [laughs].

It took her six years of persistence and business success to diminish the negativity (covert ableism) and the lack of support that she experienced from her close family members.

While there were entrepreneurs and people in the community who didn't take her seriously due to her disability, she found joy and motivation in making her customers (merchants to sell gift cards through her business) happy. The value that she creates for her customers has been her main motivation and the most enjoyable part of her business. Furthermore, she learned that sharing and telling her story breaks the misperceptions about entrepreneurs with disabilities, so when she tells her story, people start taking her seriously and end up working with her. Therefore, she has been joining many networking groups and has volunteered to be the speaker, as it helps her gain new customers and at the same time overcome misconceptions about her being an entrepreneur with a disability.

Case 5 – Kim

Kim is an African American woman in her early '50s. She lives with her husband Donald, who is about the same age as her, on the south side of the City of Syracuse, NY. Kim's neighborhood is deprived of economic opportunities.

Kim started working in high school when she was 15 years old. As a summer job, she cleaned bathrooms and took off the gum under the bottom of the tables and chairs. When she turned 17, she started working with her mother for the county legislature, which led to her job with the New York State working on the highway as a flagger. While doing that, she also started also working at the cafeteria in the Federal building. She worked for the government for almost eight years. During those years she also helped her mother sell Avon cosmetics on the side.

Kim worked hard until she got sick in 1999 and could not walk for almost nine years. This took her out of the workforce completely, and she focused on recovery and changing her lifestyle. Once she started feeling better, she realized she wanted to work for herself.

However, at that time she did not know how. Eventually, she ended up working with Start-Up NY. After working on her business plan for almost three years and securing a micro-loan with a local credit union, she opened her restaurant in downtown Syracuse, NY.

Unfortunately, she had to close the restaurant almost six months after opening it. During the restaurant operations, she started selling banana pudding, which became a popular menu item at her restaurant. Thus, after restaurant the closure, she revised her business plan to focus on making different types of puddings, which she sells to local grocery stores.

Perceptions

Definition of Entrepreneurship

Kim sees herself as a “go-getter, a hard-working entrepreneur, go-getter.” She views entrepreneurship as a means of empowerment enabling her to have flexibility around her capabilities and limitations. It enables her to be her own boss and have her own hours. The empowerment goes beyond her; it impacts her surroundings:

It (entrepreneurship) could really lead up to me being very successful and probably rich in the long run; I can help others by giving other people a job. I could help the community.

Kim perceives entrepreneurship as hard work and believes that in order for one to be successful, one has to stay focused. When asked how she defines that success, she said:

Making your customers happy. Customer is always right even when they're wrong. Making sure my product is good and fresh and tasty.

She sees making customers happy and staying focused as a challenge, and throughout the conversation, she shared that she loves challenges. On the contrary, when she was talking about disadvantages, the major disadvantage for her was the lack of funding and access to

funds. Overall, it became clear through the conversation that not knowing where resources are or how she can leverage them was seen as something negative or a disadvantageous part of entrepreneurship.

Definition of Disability

Kim did not talk much about disability except to say that it has physically limited her in how much she can work. While she explained that disability has been limiting, she also included her age within that limitation:

With a disability there's limits. You could do so much before my disability even though when I used to work in cafeterias and everything, I was in shape. I could do stuff, work hours, long, but with my legs and my feet, I could do so much and had to sit down just getting older.

If asked if she has a disability, she is comfortable sharing that she has a disability; however, does not openly share that she has a disability.

Merging Disability and Entrepreneurship

Kim gives credit to her disability for enabling her to access training and education such as the Start-Up NY and Syracuse Entrepreneurs Bootcamp (SEB). She accessed SEB, SBDC, and other resources through Start-Up NY. She explained that she went to several places for assistance with her business and was turned down. When she came and spoke to Business Advisor with the Woman Business Center (WBC), they were about to turn her away; however, she mentioned that she has a disability, and they connected her to Start-Up NY. She explained that “this program (Start-Up NY at SSIC) was definitely a good thing for me, yes and my business.”

Kim does perceive differences between entrepreneurs with disabilities and entrepreneurs without disabilities:

I going to be honest: it seemed like the ones with the disabilities work harder than others.

While she perceives this, she explained that she works harder, as she is blessed not to be in a wheelchair. She seems to be comparing herself to less physically abled individuals.

While she explains that it is hard work and difficult at the same time, she expresses gratitude for being able to do what she does:

Thank God I can walk and have my feet, but I see a lot of people, they be in wheelchairs. It's hard for them, you know, so I can imagine what they go through. It's hard.

Motivations

Personal goals

Initially, her motivation was financial rewards. After going through Start-Up NY and writing her plan, as well as starting her restaurant, that motivation changed. Her motivation has emerged and has two dimensions: internal and external. Internally, she wants to make her “customers happy” and provide “high quality fresh products.” She wants to prove to herself that she can build and sustain her business, as it allows her to do what she loves to do; namely, she loves to cook and to be in the kitchen. Externally, she is motivated to show the “naysayers” that she is an entrepreneur, and that she will become successful. Furthermore, her mom has been a role model to her, and drives her to improve herself:

And I see how hard my mom... what she went through, you know, to raise us. It's a hard life, you know. I just want to better myself. I want to better myself.

Human Capital Development

Kim understands that education herself is critical for her entrepreneurial success, although she never went to college and has been out of school for a long time. When she began training for entrepreneurship, many classes were difficult for her. However, she did not give up; sometimes she even retook some of the classes. She followed the advice of her Start-Up NY business advisor and attended many classes, including the Syracuse Entrepreneurs Bootcamp:

He (advisor) tells me about the classes. Then I just started signing up to go to the classes. I was still coming to the -- any classes that I can. I went to the boot camp at Whitman School of Management... I was taking classes, going to the launches, just trying to participate in everything that I can here. It wasn't easy either. Gosh it's kind of hard.

Kim was initially a shy person. She shared that after participating in the monthly lunches (Start-Up NY networking lunches), listening to other entrepreneurs with disabilities, and testing her products, she gained confidence. The courses and one-on-one training with a business advisor provided Kim with opportunities to evaluate her own competences, and she developed her skills of researching and writing the business plan, which motivated her to continue to pursue her business idea.

Social Capital

Kim's social capital played an important role in her wellbeing and physical recovery. Her mother has been her role model and has inspired Kim to work hard and fight to improve herself and her living situation:

My mom, wow, a strong woman because I just see her like pretty much raise all five of us girls, you know... You know, she raised us; she was strong; she always had food for us to eat, clothes for us, you know, and just struggling. I see her do this, and that's probably what made me a little strong too inside. My mom always gave me...she always encouraged me to do something, you know?

Her mother served as a role model and believed in Kim. Even though the mother is not in Syracuse, she stays in touch with Kim regularly. When Kim was hospitalized due to wrong medication, her mother came and provided personal care to her. As Kim got better, her mother continued to care and provide support. She was supportive of Kim's entrepreneurial efforts and gave Kim a gift of \$5,000.00 to be used for her restaurant.

Kim's husband has been there for her when she got a disability. He was there for her when she needed the most help. When she wanted to start the business, he was there for her, too. He even spent his SSI money on supplies for the restaurant to help her achieve her goal. He is still there for her today as she just started her new business. She praises him as a great husband and shares few details that reflect his overall relationship and care to her:

He, like a lot of times, he will...how do I say it? He would do stuff for me, like, he let me lay in bed, and he will bring me food and stuff. I'm getting lazy like that. And he'll wash clothes, you know. He does a lot of stuff to help me.

Kim found the support within the close family. Her husband encouraged her, and it appears he pushed her to pursue the restaurant idea. She says that her husband “started bragging on the tacos (food she made) and he pretty much as took over, gave me his dream—“Let’s have a restaurant”—and he was the main support/push that ignited her goal to start a business. However, she always had a dream to do something, and it was not until she got connected with Start-Up NY that she found the social capital that she needed in order to gain the skills and obtain support on the business side, which she needed to explore that dream:

In my mind I always wanted to do something, I always wanted to better myself, always wanted to like have my own business. I remember from when I was little...like I said, just thought I didn't have what it'd take. But once I did come here (SSIC), and the doors started getting opened, I see that I do have what it takes, you know, and I just kept going, taking the classes. I was getting stronger and stronger, learning more, you know, meeting more people, you know.

Kim’s social capital developed significantly through Start-Up NY, when she got connected to a business counselor at Small Business Development Center (SBDC), a benefits advisor for her SSDI at ARISE, bankers, lawyers, and other entrepreneurs with and without disabilities. She said that every time she had a problem, she knew that if she went to SSIC, they would help her resolve it. This social capital provided her with confidence:

The center (Start-Up NY) having my back, I felt that I could do it, and I just did it. It was hard and scary, but whoa.

Overall, Kim has maintained a close relationship with her mother, her husband, and her four sisters. It is these individuals who were close to her during her good and bad days. They

have been supporting her practically, emotionally, and financially. Working through the business planning process and launching her restaurant inspired her sisters to pursue their own dreams, too.

Government Incentives

Kim is a woman and a minority, so she qualifies for the Minority and Woman Business Enterprise (MBE & WBE) certifications. However, she has not been able to obtain them yet. She has been trying to work with the SSIC as they provide that type of support. She has faced some challenges with the paperwork and sought help at SSIC. She described the problem:

I thought that I would really get some help because I put a lot of energy into getting that, and it was hard because they (government)—I had to get my dad's death certificate to prove that I was African-American.

Kim is in the process of obtaining the MBE and WBE certifications, as some of the stores she sells through would benefit from it. It appears that she is pursuing the certification more to benefit her distributors than herself.

Barriers

Barriers Experienced

Kim faced many barriers because of her physical disability and race. The struggle that she faced is still evident. In fact, she is still struggling, yet hoping and fighting for a better quality of life. She described this through her experience when she came out of hospital:

But it was hard, it was really hard, I mean...and my mother and Donald (husband), you know, they were helping me out. Like one time, I was in so much pain, Donald had to wash me, put me in the tub. It was so bad...

I almost died a couple of times from the medication, and that's why I'm struggling so hard now and you know, this is hard.

When Kim got sick, the doctors did not diagnose her correctly. She said that she felt “like a guinea pig” because she had to take large numbers of different pills, including steroids. It was not until she had a nervous breakdown, where she ran out of the house not knowing why and what she was doing, that her mother and husband brought her to the hospital. Eventually, doctors were able to diagnose her with lupus, which was the right diagnosis after several misdiagnoses prior to that. After receiving the proper treatment, she started feeling better. It took almost ten years for her to recover and be able to walk and get around.

When Kim finally decided to explore entrepreneurship as an employment option, she faced challenges due to lack of entrepreneurship know how. She explained that “the only thing I could do with the business that I wanted to open, I knew I could cook” highlighting her lack of formal education and experiences with running a small business.

Once she started exploring where she could obtain that know-how and skills, she faced resistance from some small business service providers.

She is conscious of her physical barriers due to her disability. However, she shared that she has not been discriminated against due to her disability because it is not easily visible; rather, she feels that she has been discriminated because of her race:

I can't really say that people been mean to me about my disability. Unless they know, unless I tell them, they really don't know. But it's just the race thing because I had a lot of problems with that.

The examples she provides are related to finding a retail space for her business in downtown Syracuse. Some landlords have given her runaround after finding out that she is African American. She gave an example:

I was trying to get this place, it was empty and it's still empty; the guy kept giving me the runaround: "What are you doing again? Call back in a month." I kept calling back and calling back, they still gave me runaround.

In addition to some landlords, some local produce delivery services did not return her phone calls, and when she spoke to one of their delivery guys whom she saw delivering to her neighbors, that person treats her in an unfriendly manner. She said, "He is gawking at me like I did something to him" and made comments that she is not fit for her business.

Kim faced barriers as she sought business guidance in the initial stages of entrepreneurship. She initially went to SCORE and met with one of their volunteer mentors (business advisor), a white male who was a local retired executive. When she shared her ideas with him, she did not find much support:

The guy, he pretty much told me that he couldn't help me, took my email. He was staring at me weird, and I just said forget it cause, when someone—he already told me that he can't help me.

She then heard about the South Side Innovation Center (SSIC). Encouraged by her husband, she said, "I got myself together and got the courage and I was scared and gotten the courage and came down here (SSIC)." The receptionist connected her to a business advisor in the Woman Business Center (WBC), who was an African-American woman from the City of Syracuse. When she shared her ideas with the business advisor, she did not get much

support from the WBC. The business advisor told her that they can't support her and her ideas. Already scared of being turned down and not being helped, Kim was further discouraged.

Start-Up NY helped Kim overcome many of these barriers; however, as she started her business, she faced unexpected challenges. She explained:

It's been a lot of stress and money situation and then other people. People have said some crazy stuff to me, so crazy stuff. In the beginning, when I told people, I thought they would be happy. They've saying negative stuff.

She experienced a lot of negativity and lack of support from her husband's family as well as some people she thought were her close friends.

Other challenges arose when she started her restaurant. Due to poor selection of employees and Kim's trusting nature, the employees took advantage of her. They stole profits from her and fed their families for free at the restaurant. She had let somebody else manage the books, and they reported wrong numbers to her. Kim discovered this with the help of her SBDC advisor. Then she fired everyone, but it was too late for her to catch up on the debt that had accumulated in just 4 months. She tried hard to keep the doors opened for another 4 months, yet she was never able to cover her rent. Under the pressure from the landlord, Kim decided to close the doors of the restaurant in May 2011.

After she closed her business, she started working on catering and her pudding. She tried working with the SSIC and felt that the new administration was not willing to work with her. The SSIC has a commercial kitchen that is there for people like her to explore and develop new products and even produce small quantities of the products there. She felt she was not welcomed:

Melissa (program manager) was getting me to run around. Now that kitchen was supposed to be for people like me, right? She made me wait almost two months before I even got it.

She tried working with the program manager and the director of SSIC, and her experience was so discouraging that she eventually stopped seeking assistance and even stopped going there. It appears that the new administration was not aligned with the Start-Up NY program and exhibited a negative attitude toward Kim:

It was just so stressful, and all I was trying to do is have a business. I was trying to—you know—get a business, and they picking and choosing. He (director) was picking and choosing who they wanted to help. That's how I felt. That's why I was out for a while.

Today, Kim has become very protective of her ideas and what she does. She does not trust many people besides her close family and a few business advisors whom she worked with during her time at Start-Up NY. Her husband has become the face of the business; he delivers the pudding to local stores. However, even her husband, an African American male, has been experiencing prejudice and barriers in certain stores by store managers or store owners. One chain's leadership has offered them to be in five local stores. In one store her husband has been feeling prejudice from the manager, a white male who has been—according to Kim—“sabotaging” their product. This manager sells the products differently from other managers and has been giving them difficulty for being late:

Talking about stop being late with the thing. Pepsi don't be late. We didn't have a set time to do it. Just not on Wednesdays and Sundays. We

could deliver any time before two o'clock. He get mad it'll be 2:30, Come on now.

The challenges of being a small business and having a physical limitation are a barrier to being on time with deliveries sometimes. Acquiring supplies is another challenge that Kim described:

I know it's two things that I'm doing wrong, because Donald he still go to the grocery stores instead of going to Sam's Club even though I got a card, it's just things like that.

This has resulted in a loss of profit. She is currently considering a price increase, which is causing her stress:

It's kind of nervous when I give them a paper saying that they got to give me more money. Is they going to keep me as a client or...?

Overcoming Barriers

Kim used her social capital and the Start-Up NY to start her business. After she closed her restaurant, she leveraged what she learned from her experienced in Start-Up NY and her business to start a catering and pudding wholesale business. However, getting started to explore entrepreneurship was a challenge in itself. She gives credit to her disability for creating the opportunity to have a business and pursue her entrepreneurial endeavor. However, she was persistent, as both SCORE and WBC were discouraging and increased her insecurity and fear of being turned away.

Kim's persistence and her disability enabled her to access the Start-Up NY program after she was discouraged by the WBC business advisor. It was by a coincidence that Kim mentioned that she had a disability, at which point the WBC advisor stopped the

conversation and told her to connect with Start-Up NY, which was in the same space as WBC. She described her access to Start-Up NY as follows:

That's the best thing that ever happened to my career, when I met Moe (Start-Up NY program manager). Because he put me on the track that I needed to go to and from there. That's history.

Through a customized entrepreneurship training plan, the Start-Up NY enabled her to better understand her strengths and weaknesses. They walked her through her physical barriers and asked her to think about potential solutions. Moreover, they engaged her close social support (husband, sister, and nephew) to help her with overcoming her limitations. Therefore, today, her husband purchases supplies, delivers products, while Kim spends time cooking. Even in the kitchen, she described how she navigates her challenges:

I navigate when I start feeling tired and sit down for a while, put my feet up. That's about it.

Besides working on her physical barriers, Start-Up NY customized an entrepreneurship training and education for Kim, including connection with SBDC, financial literacy class, Individual Development Account (a saving program matching each USD that she saves toward her business), and one-on-one business advising and navigating. Start-Up NY helped her develop her human capital and gain confidence:

I grew a lot from this building (SSIC). I really did. I grew so much, so I was like, remember I didn't want to talk (in group settings)? I still have a problem talking in front of a whole lot of people, but I can do it [chuckles].

Kim still follows the advice she received from Start-Up NY and uses tools she learned during her time within the Start-Up NY program. On a similar note, she still appears to trust people that were part of Start-Up NY, even though her restaurant failed.

Initially, Start-Up NY connected her with benefits advisor at ARISE, who walked her through Social Security Disability Income (SSDI). She has had a good relationship with SSDI, reporting her books on time and maintaining open communication. She understands her benefits and what she needs to do to maintain them.

Furthermore, she seems to avoid negative people and explained that “I had to just let that go and right now a lot of people want to be hanging with me and friends, I can't do it, I can't. I don't have time.” She has shifted her relationships to her support team, her social capital. At the same time, she has become more protective of her business, her ideas, and what she does. When someone comes to her seeking advice on starting a business, she still speaks highly of SSIC and tells those individuals to go to SSIC.

When SSCI changed leadership, and the former Start-Up NY business advisor became the new SSIC director, Kim started reaching out to SSCI again and obtained assistance with labels and UPC codes for her pudding. This was a requirement to get into larger grocery stores in Syracuse, NY.

Once she completed this requirement, she and her husband Donald pitched to the regional manager at one of the chains. Here again, Kim showed courage, and her husband showed again that he supports her and believes in her product. After her pitch, the regional manager asked her, “In how many stores do you want to be?”

Cross-case synthesis

Synthesis of case studies is necessary to build a body of knowledge from individual cases. Yin (2014) defines a cross-case synthesis as “a compiling of data for a multiple-case study by examining the results for each individual case and then observing the pattern of results across the cases” (p. 238). Table 4.1 shows some patterns among the cases and how these patterns are related to each participant’s perception of entrepreneurship and disability.

Table 4.1 – Perceptions

Case	Entrepreneurship	Disability	Disability & Entrepreneurship
Mike	<ul style="list-style-type: none"> - Solving problems - A mind set - Lead a team - Accomplish a mission - Education - Just a label – stigma 	<ul style="list-style-type: none"> - A mind set - Does not identify with disability - Can be ‘disabling’ - Against medical model of disability - Covert ableist experiences 	<ul style="list-style-type: none"> - Disability is not a barrier to entrepreneurship - Need the right mind set - Disability is same as entrepreneurship
Joe	<ul style="list-style-type: none"> - Not for everyone - Requires ‘never give-up’ attitude (mind set) - Need resilience - Flexibility 	<ul style="list-style-type: none"> - Positive attitude toward disability - Identifies with disability - No ableist experiences, believes ableism exists 	<ul style="list-style-type: none"> - Disability is not a barrier to entrepreneurship - Need ‘can do’ mentality (mind set)
Sam	<ul style="list-style-type: none"> - Business ownership - Mean to overcome barriers and challenges - Persistence/attitude 	<ul style="list-style-type: none"> - Something good for business - Access to more resources and support - A ‘bad thing’ - Overt ableist experiences 	<ul style="list-style-type: none"> - Disability is not a barrier to entrepreneurship - Entrepreneurship is a mean to overcome medical stigma
Anna	<ul style="list-style-type: none"> - Self-employment - Flexibility - Entrepreneurship is medicine - Requires commitment and drive - Need a business plan (direction/goal) 	<ul style="list-style-type: none"> - Only a physical limitation - Disability does not define her - Catalyst for entrepreneurship - Covert ableist experiences 	<ul style="list-style-type: none"> - Disability is not a barrier to entrepreneurship - Disability is part of her entrepreneurship journey - Entrepreneurs with disabilities are more focused
Kim	<ul style="list-style-type: none"> - Need to be go-getters - Hard work / challenging - Flexibility 	<ul style="list-style-type: none"> - Only a physical limitation - Covert ableist experiences - Overt and covert racism experiences 	<ul style="list-style-type: none"> - Disability is not a barrier to entrepreneurship - Disability gave her access to entrepreneurship - Entrepreneurs with disabilities work harder

Table 4.2 shows some patterns among the cases and how these patterns are related to various motivations among the participants.

Table 4.2 – Motivations

Case	Personal Goals	Human Development	Social Capital	Government Incentives
<i>Mike</i>	<ul style="list-style-type: none"> -Freedom to make own decisions -Lead a team -Accomplish a mission and become an entrepreneur 	<ul style="list-style-type: none"> -Leverages customized training for veterans with disabilities -Needs to continue to learn in order to grow 	<ul style="list-style-type: none"> -Leverages network through veterans with disabilities program -Mentors provide support and motivation -Access and assistance to use resources 	<ul style="list-style-type: none"> -Doesn't use them -Appreciates them -Perceives them as barriers (mind set)
<i>Joe</i>	<ul style="list-style-type: none"> -Personal growth -Giving back to family and community -Become a serial entrepreneur 	<ul style="list-style-type: none"> -Believes in customized education -Needs to continue to learn in order to grow 	<ul style="list-style-type: none"> -Military friends encouraged and pushed him into entrepreneurship -Access and assistance to use resources 	<ul style="list-style-type: none"> -Positive resource -Key resource to grow his business
<i>Sam</i>	<ul style="list-style-type: none"> -Building and maintaining good relationships with people -Relationships lead to more customers 	<ul style="list-style-type: none"> -Believes in customized training -Ability to write a business plan 	<ul style="list-style-type: none"> -Family and friends support -Start-Up NY support (staff and other participants) -Access and assistance to use resources 	<ul style="list-style-type: none"> -Positive resources -Trying to access
<i>Anna</i>	<ul style="list-style-type: none"> -Overcome disability related challenges -Self-employment -Sustainable income source -Make clients happy 	<ul style="list-style-type: none"> -Believes in customized training -Needs to continue to learn in order to grow -Ability to recognize and use full potential 	<ul style="list-style-type: none"> -Mentors, husband -Other entrepreneurs with disabilities -Other women entrepreneurs -Customers -Access and assistance to use resources 	<ul style="list-style-type: none"> -Doesn't use them -No need
<i>Kim</i>	<ul style="list-style-type: none"> -Before self-employment: financial reward -Now: to make customers happy -Prove naysayers wrong 	<ul style="list-style-type: none"> -Personal growth -Growth from being shy to becoming public speaker -Needs to continue to learn in order to grow 	<ul style="list-style-type: none"> -Family: responsible for her well-being and recovery -Family: role models and financial support -Husband: business idea creation and part of business 	<ul style="list-style-type: none"> -Positive resource -Trying to access

Table 4.3 shows some patterns among the cases and how these patterns are related to various barriers that the participants experienced and patterns in terms of solutions applied to overcome the barriers that they experienced.

Table 4.3 –Barriers

Case	Barriers	Overcoming Barriers
Mike	<ul style="list-style-type: none"> - Lack of entrepreneurial awareness - Disability service providers are a barrier to entrepreneurship – covert ableism - Attitude of VA workers toward entrepreneurship: <ul style="list-style-type: none"> - Medical model approach toward disability & entrepreneurship – overt ableism - PTSD instead of PTS – covert ableism - Inconsistencies in VA experiences - Work and family balance 	<ul style="list-style-type: none"> - Leverage educational programs for vets with disabilities i.e. EBV - Use non-VA resources to navigate different resources within VA and US Army - Use non-medical (alternative) resources - Change environment from medical to entrepreneurial - Being entrepreneurial – creatively solve the problems with the ‘right mind-set’ - Time management tools
Joe	<ul style="list-style-type: none"> - Disability related inability to do physical work - Lack of support from family – covert ableism 	<ul style="list-style-type: none"> - Leverage VA and disability to obtain certifications (government incentives) – support to access resources - Hire workers, build relationships and partnerships - Leverage disability to access training and resources such as EBV - support to access resources - Right mindset – never give up attitude
Sam	<ul style="list-style-type: none"> - Medical stigma by doctors– overt ableism - Speech impairment - Inability to grasp all materials in training and continuous education 	<ul style="list-style-type: none"> - Positive attitude and persistence - Access to ‘good peoples’ (social capital) - Start-Up NY and support in accessing resources – customized self-employment plan - Building and maintaining good relationships with business and disability service providers - Focus on doing what he loves - Leveraging disability for business advancement and development
Anna	<ul style="list-style-type: none"> - Disability: pain and lack of focus - Lack of family support – covert ableism - Decrease in income - Ableist behaviors of others (covert ableism) - Navigating disability related paperwork - Lack of mentors 	<ul style="list-style-type: none"> - Customized self-employment plan - Working around the disability/limitations - Support in accessing and using resources - Support and encouragement by advisors and mentors - Disability benefits advisor - Persistence and resilience – sharing her story
Kim	<ul style="list-style-type: none"> - Medical misdiagnosis - Racial discrimination - Lack of any entrepreneurship experiences and know how - Lack of support from small business providers (prior to Start-Up NY) - Lack of support among friends - Hired wrong people - Prejudice and discrimination by store personal - Lack of financial resources 	<ul style="list-style-type: none"> - Support from close family members - Customized self-employment plan - Persistence and courage - Being aware of her limitations and working around them - Establish and maintain good relationship with SSID - Establish and maintain good relationship with customers - Let go of naysayers - Attitude and life perspective (“could be worst”)

The cross-case synthesis suggests that all participants have experienced some form of ableism as a barrier. However, all participants believe that disability itself is not a barrier to entrepreneurship; rather, these barriers seem to originate from ableist attitudes and/or structures. During the interviews, observations, and written reflections, interviewees expressed the need for access to both entrepreneurship and disability-related resources, as well as support for taking full advantage of them. Access to resources appears not to be enough; they all need support in navigating these resources. Moreover, all mentioned the customized entrepreneurship education as the means to overcome barriers related to both their disability and the ableist attitudes and structures. Customized entrepreneurship education seems to provide access to entrepreneurship and disability related resources, as well as assistance to navigate and leverage these resources.

In summary, this chapter provided the results of the case study research, which also helped inform the survey questionnaire for the qualitative part of the study. The next chapter, Chapter 5, will present and summarize results of the survey data collection.

CHAPTER 5 - SURVEY RESULTS

Chapter Overview

The purpose of this study is to explore and describe the lived experiences of entrepreneurs with disabilities as they pursue entrepreneurship as their employment option. The objective is to understand how these entrepreneurs and aspiring entrepreneurs with disabilities navigate challenges and barriers related to ableism, and additionally, to examine possible relationships among disability, entrepreneurship, and self-perception of entrepreneurs with disabilities.

This chapter presents qualitative results from the online survey, including frequencies and descriptive statistics that show the results of relevant items. Tables with descriptive statistics and correlations tables are also used to better present the results. Additionally, to gain more insight into relationships among select variables, t-tests are used to evaluate change over time (before business start-up and after business start-up).

The structure of this chapter is organized to answer the following research questions:

- What can we learn from lived experiences of entrepreneurs and aspiring entrepreneurs with disabilities?
- By engaging in entrepreneurship, how do the perceptions of entrepreneurs with disabilities change over time? How does their self-perception change?

It is important to note that this chapter presents only those survey findings that are relevant to answering the research questions identified above. The survey tool included other questions and collected other data that can be analyzed in future work.

In the Analysis chapter, which follows this chapter, key quantitative findings with related qualitative themes are included and analyze both datasets together. The majority of

the current chapter presents statistical results. Some additional text explanation and analysis - where required – are included.

Demographics

Gender: A total of one hundred and eighty-eight (188) individuals participated in the online survey study. Of those, one hundred and thirty (130) completed the survey throughout the demographics section. Of the 130 survey respondents who fully completed the survey, 64 were male (49.23% of the sample), 61 were female (46.92%) and 5 (3.85%) preferred not to answer the gender question.

Table 5.1 – Gender

<i>Gender</i>	<i>%</i>	<i>Count</i>
Male	49.23%	64
Female	46.92%	61
Prefer not to answer	3.85%	5
Total	100%	130

Race and ethnicity: Eighty (80) participants (61.54%) identified as White, Anglo, or Caucasian, 34 participants (26.15%) identified as Black or African American, 9 (6.92%) identified as Hispanic or Latino/a, 7 participants (5.38%) identified as American Indian or Alaska Native, 5 participants (3.85%) identified as Asian, 4 participants (3.08%) preferred not to answer the question, 3 participants (2.31%) identified as Other, and 1 participant (0.77%) identified as Native Hawaiian or Pacific Islander.

Table 5.2 – Race and Ethnicity

<i>Race & Ethnicity</i>	<i>%</i>	<i>Count</i>
White, Anglo, or Caucasian	61.54%	80
Black or African American	26.15%	34
Hispanic or Latino/a	6.92%	9
Asian	3.85%	5
American Indian or Alaska Native	5.38%	7
Native Hawaiian or Pacific Islander	0.77%	1
Other	2.31%	3
Prefer not to answer	3.08%	4
Total	100%	130

Age: The age of the respondents had overall a good distribution, particularly between 30 and 60 years old. A majority of the respondents – 106, or 81.54% – were in this age range.

Table 5.3 – Age

<i>Age</i>	<i>%</i>	<i>Count</i>
Less than 21 years	0.00%	0
21-24 years	0.77%	1
25-29 years	2.31%	3
30-34 years	8.46%	11
35-39 years	13.08%	17
40-44 years	16.15%	21
45-49 years	14.62%	19
50-54 years	18.46%	24
55-59 years	10.77%	14
60-64 years	6.92%	9
65 or older	5.38%	7
Prefer not to answer	3.08%	4
Total	100%	130

Marital Status and Children: A majority—77 participants (59.23%)—were married at the time of the survey, 23 participants (17.69%) were divorced, and 22 participants (16.92%) were single/never married. On similar note, majority, or 91 (70%) of participants, had children.

Table 5.4 – Marital Status and Children

<i>Marital Status</i>	<i>%</i>	<i>Count</i>
Married	59.23%	77
Divorced	17.69%	23
Single, never married	16.92%	22
Widowed	3.08%	4
Prefer not to answer	1.54%	2
Life-Partner	0.77%	1
Other, please specify:	0.77%	1
Total	100%	130

<i>Children</i>	<i>%</i>	<i>Count</i>
Yes	70.00%	91
No	28.46%	37
Prefer not to answer	1.54%	2
Total	100%	130

Education. A majority of the survey participants had a college education. Interestingly, 54 participants (41.54%) had a master’s degree, and 41 participants (31.54%) had a bachelor’s degree. Thus, 95 participants (73.08%) out of 130 had a bachelor or master’s degree as their highest level of formal education. Only one participant (0.77%) had less than a high school diploma, and only 2 participants (1.54%) had a high school diploma/GED as their highest level of formal education. The findings demonstrate that a clear majority of these participants are highly educated.

Table 5.5 – Education

<i>Education Level</i>	<i>%</i>	<i>Count</i>
Less than high school	0.77%	1
High school diploma/GED	1.54%	2
Some college (1-4 years, no degree)	9.23%	12
Associate's degree	5.38%	7
Bachelor's degree	31.54%	41
Master's degree	41.54%	54
Professional degree (MD, JD)	3.08%	4
Doctoral degree	3.85%	5
Other, please specify:	2.31%	3
Prefer not to answer	0.77%	1
Total	100%	130

Military Status: A majority of the survey participants are connected to the military. One hundred and five (105) of the 130 participants (80.77%) identified to be veterans (individuals who have served in the U.S. Armed Forces sometimes in their life). Nine (9) participants (6.92%) identified to be family members or dependents of someone who served or is still serving in the U.S. Armed Forces. Only 9 participants (6.92%) are not associated with the military and veteran community.

Table 5.6 – Military Status

<i>Military Status</i>	<i>%</i>	<i>Count</i>
Veteran	80.77%	105
Reserves	4.62%	6
National guard	0.00%	0
Family member/dependent of a member of the U.S. Armed Forces	6.92%	9
Active duty	0.77%	1
Not veteran and/or military related	6.92%	9
Total	100%	130

Impairments. The participants were allowed to select more than one impairment. The results show that 38.3% had disclosed that they have one type impairment, 34.0% selected two types of impairments, 15.4% had selected three types of impairments, 9.0% had selected four types of impairment, and 3.3% had selected five types of impairments.

Regarding the types of impairments, the most frequent impairment selected was “Sleep Disorder/apnea” (34.13%), followed by “Significant Psychiatric Disorder” (33.33%), and “Other (I have a disability or serious health condition, but it is not listed on this form)” (32.54%). Other frequent impairments include “Traumatic Brain Injury” (12.7%) and “Significant mobility impairment” (9.52%). Other respondents (13.49%) declined to identify their disability or serious health condition. See Table 5.7 for a full summary of impairments.

Table 5.7 – Impairments

<i>Impairments</i>	<i>%</i>	<i>Count</i>
Intellectual/Developmental Disability, for example, autism spectrum disorder	0.79%	1
Traumatic Brain Injury	12.70%	16
Deaf or serious hearing impairments	5.56%	7
Blind or serious difficulty seeing even when wearing glasses	0.79%	1
Missing extremities (arm, leg, hand and/or foot)	0.79%	1
Significant mobility impairment, benefiting from the utilization of a wheelchair, scooter, walker, leg brace(s) and/or other supports	9.52%	12
Partial or complete paralysis (any cause)	7.94%	10
Epilepsy or other seizure disorders	2.38%	3
Substance abuse	5.56%	7
Significant Psychiatric Disorder, for example, bipolar disorder, schizophrenia, PT-SD, or major depression	33.33%	42
Significant disfigurement, for example, disfigurements caused by burns, wounds, accidents, or congenital disorders that interfere with daily life activities	1.59%	2
Sleep Disorder/apnea	34.13%	43
I do not wish to identify my disability or serious health condition	13.49%	17
I do not have a disability or serious health condition	7.94%	10
I have a disability or serious health condition, but it is not listed on this form.	32.54%	41
Total	100%	126

Entrepreneurship Data: Regarding entrepreneurship status, at the time of the survey, 123 out of 186, or 66.13% of survey participants, identified as entrepreneurs (self-employed). Out of 186 participants, 38 participants (20.43%) were taking steps to start a business, while 18 participants (9.68%) were past entrepreneurs. Thus, a majority, or 74.81% of participants, were entrepreneurs or used to be entrepreneurs and therefore can be considered to have entrepreneurship experiences, while 25.19% of participants can be regarded as aspiring entrepreneurs.

Table 5.8 – Entrepreneurship Status

<i>Entrepreneurship Status</i>	<i>%</i>	<i>Count</i>
Entrepreneur (self-employed)	66.13%	123
I was never an entrepreneur (self-employed)	3.76%	7
I am taking steps to start my own business	20.43%	38
Past entrepreneur	9.68%	18
Total	100%	186

A large majority of survey participants are either pursuing or want to pursue a for-profit business. Namely, 159 out of 187 survey participants, or 85.03%, have selected for-profit business as their preferred business type. Twenty-two participants (11.76%) have selected hybrid business—a combination of for-profit and a not-for-profit business—as their preferred business type, and only 6 participants (3.21%) have selected not-for-profit as their preferred business type.

In terms of the length of self-employment, there appears to be a good distribution between entrepreneurs who have been in business for one (1) year up to 10 years. Among entrepreneurs who are still in business, 72.80% have been in business for one (1) year up to 10 years. Interestingly, entrepreneurs who have been in business between 3-5 years seem to have the largest representation in both current and past entrepreneurs; among current entrepreneurs, they make up 28.68%, and among past entrepreneurs, they make up 53.85%.

Table 5.8.1 – Current Entrepreneurs

<i>Length of Self-Employment</i>	<i>%</i>	<i>Count</i>
Less than 6 months	2.94%	4
Between six months and a year	3.68%	5
Between 1-3 years	22.06%	30
Between 3-5 years	28.68%	39
Between 5-10 years	22.06%	30
More than 10 years	11.76%	16
More than 15 years	8.82%	12
Total	100%	136

<i>Type of Business</i>	<i>%</i>	<i>Count</i>
For-profit	88.97%	121
Not-for-profit	2.21%	3
Hybrid (Combination of not-for-profit and for-profit)	8.82%	12
Total	100%	136

Table 5.8.2 – Past Entrepreneurs

<i>Length of Self-Employment</i>	<i>%</i>	<i>Count</i>
Less than 6 months	0.00%	0
Between six months and a year	7.69%	1
Between 1-3 years	38.46%	5
Between 3-5 years	53.85%	7
Between 5-10 years	0.00%	0
More than 10 years	0.00%	0
More than 15 years	0.00%	0
Total	100%	13

<i>Type of Business</i>	<i>%</i>	<i>Count</i>
For-profit	92.31%	12
Not-for-profit	7.69%	1
Hybrid (Combination of not-for-profit and for-profit)	0.00%	0
Total	100%	13

Table 5.8.3 - Aspiring Entrepreneurs

<i>Type of Business</i>	<i>%</i>	<i>Count</i>
For-profit	68.42%	26
Not-for-profit	5.26%	2
Hybrid (Combination of not-for-profit and for-profit)	26.32%	10
Total	100%	38

Experiences of Entrepreneurs and Aspiring Entrepreneurs with Disabilities

The following survey results address the research question that aims to inform the study about what can be learned from the lived experiences of entrepreneurs and aspiring entrepreneurs with disabilities.

Survey Question: Please rate the extent to which the following statements reflect your perceptions about your experiences as an entrepreneur or aspiring entrepreneur. The answer choices are reflected in the following table within the “Field” columns.

The total result of each survey question related to entrepreneurship perceptions will be presented first, followed by the data of those results showing the mean. In results, where significant differences within entrepreneurship perceptions were identified ($p\text{-value} < 0.05$), those results will be presented in more detail. The demographic questions including the type of entrepreneur, gender, race, and education were used as categorical variables to test if there are any relationships among the variables asked in each question about entrepreneurial perceptions.

Starting with the lived experiences of entrepreneurs with disabilities, the following tables present results related to entrepreneurship perceptions. Note that “Strongly Disagree” has the value of 1, and “Strongly Agree” has the value of 5; thus, the mean reflects the value between 1 and 5. The value of 3.0 indicates a neutral stand; therefore, the smaller the value ($\text{value} < 3$), the stronger the level of disagreement, while on the other side, the larger the value of the mean ($\text{value} > 3$), the stronger the level of agreement of the participants as it pertains to the claim or statement in the survey question.

Table 5.9 – Entrepreneurship Perceptions (Count)

Field	Strongly Disagree	Disagree	Neither agree nor disagree	Agree	Strongly Agree	Total
Starting a business is difficult	4.46% 7	9.55% 15	8.28% 13	49.04% 77	28.66% 45	157
Achieving work-life balance is difficult	3.82% 6	8.28% 13	7.64% 12	48.41% 76	31.85% 50	157
Entrepreneurship is a feasible employment option for people with disabilities	1.27% 2	2.55% 4	9.55% 15	54.14% 85	32.48% 51	157
There are many entrepreneurship opportunities available to people with disabilities in America	1.91% 3	15.92% 25	28.03% 44	38.22% 60	15.92% 25	157
I would recommend my friends and family members to pursue entrepreneurship (start a business)	2.55% 4	11.46% 18	21.02% 33	36.31% 57	28.66% 45	157
I would encourage and support my friends and family members in their pursuit of entrepreneurship (starting/growing a business)	0.64% 1	1.91% 3	3.82% 6	43.31% 68	50.32% 79	157

Table 5.9.1 – Entrepreneurship Perceptions Mean

Field	Minimum	Maximum	Mean	Std Deviation	Variance	Count
Starting a business is difficult	1.00	5.00	3.88	1.07	1.14	157
Achieving work-life balance is difficult	1.00	5.00	3.96	1.03	1.07	157
Entrepreneurship is a feasible employment option for people with disabilities	1.00	5.00	4.14	0.79	0.62	157
There are many entrepreneurship opportunities available to people with disabilities in America	1.00	5.00	3.50	1.00	1.00	157
I would recommend my friends and family members to pursue entrepreneurship (start a business)	1.00	5.00	3.77	1.06	1.13	157
I would encourage and support my friends and family members in their pursuit of entrepreneurship (starting/growing a business)	1.00	5.00	4.41	0.71	0.51	157

Table 5.9.2 – Entrepreneurship Perceptions Mean by Gender

Field	Male	Female	Prefer not to answer
Starting a business is difficult	3.88	3.87	3.60
Achieving work-life balance is difficult	3.94	4.05	3.40
Entrepreneurship is a feasible employment option for people with disabilities	4.31	4.16	3.40
There are many entrepreneurship opportunities available to people with disabilities in America	3.72	3.43	3.00
I would recommend my friends and family members to pursue entrepreneurship (start a business)	3.83	3.82	3.00
I would encourage and support my friends and family members in their pursuit of entrepreneurship (starting/growing a business)	4.47	4.46	4.20

Table 5.9.3 – Entrepreneurship Perceptions by Entrepreneur Type

Field	Yes, I am an entrepreneur (self-employed)	No, I was never an entrepreneur (self-employed)	I am taking steps to start my own business	Past entrepreneur
Starting a business is difficult	3.85	4.00	4.09	3.50
Achieving work-life balance is difficult	3.93	4.20	3.97	4.20
Entrepreneurship is a feasible employment option for people with disabilities	4.24	3.80	4.06	3.50
There are many entrepreneurship opportunities available to people with disabilities in America	3.51	3.20	3.63	3.20
I would recommend my friends and family members to pursue entrepreneurship (start a business)	3.78	3.60	3.94	3.20
I would encourage and support my friends and family members in their pursuit of entrepreneurship (starting/growing a business)	4.46	4.20	4.44	3.80

Table 5.9.3.1 – Entrepreneurship Perceptions by Education Level

Field	Less than high school	High school diploma/GED	Some college (1-4 years, no degree)	Associate's degree	Bachelor's degree	Master's degree	Professional degree (MD, JD)	Doctoral degree
Starting a business is difficult	4.00	3.00	4.00	3.71	3.56	4.11	4.00	4.00
Achieving work-life balance is difficult	1.00	3.50	3.75	4.29	3.76	4.26	4.00	3.80
Entrepreneurship is a feasible employment option for people with disabilities	3.00	4.50	4.42	4.14	4.02	4.31	4.50	4.20
There are many entrepreneurship opportunities available to people with disabilities in America	1.00	5.00	3.83	3.71	3.54	3.52	3.00	3.40
I would recommend my friends and family members to pursue entrepreneurship (start a business)	4.00	5.00	4.33	4.29	3.61	3.69	3.75	3.80
I would encourage and support my friends and family members in their pursuit of entrepreneurship (starting/growing a business)	4.00	4.50	4.75	4.57	4.24	4.52	4.50	4.20

Table 5.9.4 – Entrepreneurship Perceptions by Race and Ethnicity

Field	White, Anglo, or Caucasian	Black or African American	Hispanic or Latino/a	Asian	American Indian or Alaska Native	Native Hawaiian or Pacific Islander	Other	Prefer not to answer
Starting a business is difficult	4.01	3.62	3.78	3.80	4.29	4.00	4.33	3.50
Achieving work-life balance is difficult	4.10	3.76	3.89	4.20	4.43	4.00	3.67	3.50
Entrepreneurship is a feasible employment option for people with disabilities	4.22	4.24	4.00	3.80	4.29	3.00	3.33	4.50
There are many entrepreneurship opportunities available to people with disabilities in America	3.58	3.38	3.89	4.00	3.43	3.00	3.00	4.00
I would recommend my friends and family members to pursue entrepreneurship (start a business)	3.58	4.44	3.67	3.40	3.71	4.00	2.67	3.50
I would encourage and support my friends and family members in their pursuit of entrepreneurship (starting/growing a business)	4.39	4.62	4.56	4.00	4.29	4.00	4.00	4.75

The outcomes were tested for significance using Chi-Square to understand these perceptions among the respondents, classified by types of entrepreneurs, gender, race & ethnicity, and education level. The first variable within entrepreneurship perceptions that showed significance was “Achieving work-life balance is difficult.” Here there seems to be a significant difference between male and female participants ($p=0.01$), and on the level of education ($p=0.00$), see Table 5.9.5.

The results for more detailed analysis of “Work-Life Balance” perceptions according to gender (see Table 5.9.5.1) shows that the mean for males is 3.94, and the mean for females is 4.05, while the mean for those who preferred not to disclose their gender was 3.40, which can explain the low p-value.

Table 5.9.5 – Work-Life Balance Significance

		SECTION 1– ENTREPRENEURIAL PERCEPTIONS 1. Are you currently an entrepreneur (self- employed)? ...	What is your sex?	What is your race or ethnicity? Select all that apply.	What is the highest level of education you have completed?
Please rate the extent to which the following statements below reflect your perceptions about you... - Achieving work- life balance is difficult	Chi Square	7.65*	19.32*	20.55*	70.94*
	Degrees of Freedom	12	8	28	36
	p-value	0.81	0.01	0.84	0.00

Table 5.9.5.1 – Work-Life Balance Significance by Gender

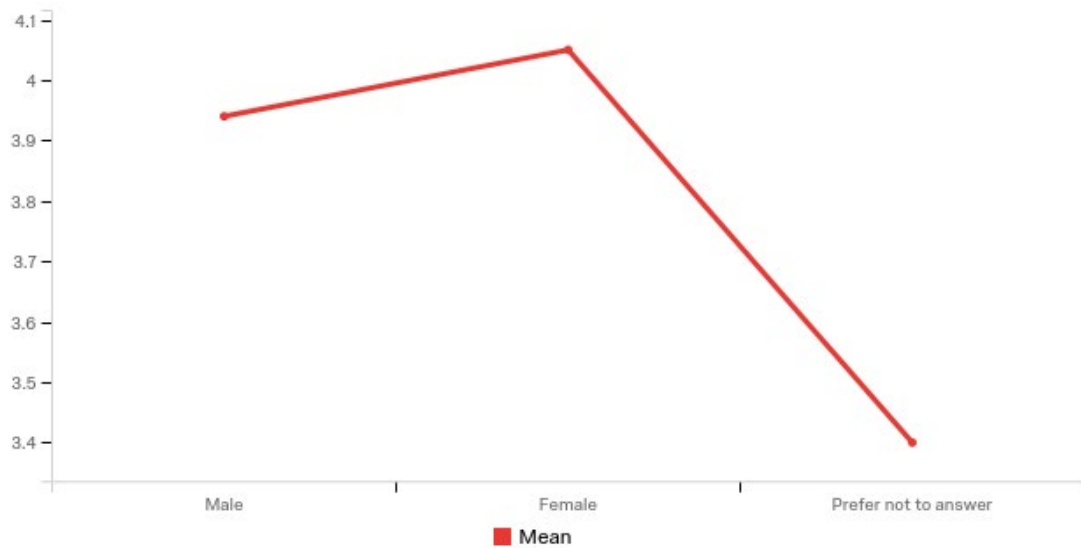
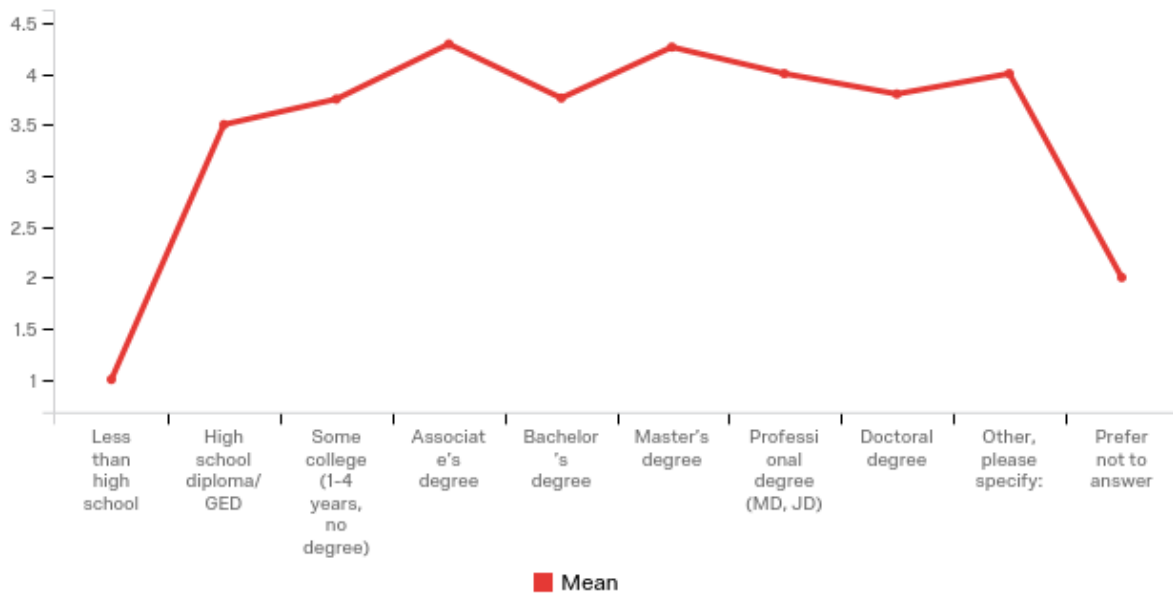


Table 5.9.5.2 – Work-Life Balance Significance by Education



The results for more detailed analysis of “Work-Life Balance” perceptions according to education level (see Table 5.9.5.2) show that the mean for participants with less than high school level education (n=1) and those who preferred not to answer (n=1) were both lower compared to that of everyone else. However, the sample within each is only one—very small—which prevents the findings from being extrapolated.

Continuing the perceptions of entrepreneurship, the perception about “Entrepreneurship as a Feasible Employment Option for People with Disabilities” showed some significant data. The p-values for the type of entrepreneur, gender, and ethnicity were all below 0.05 (see Table 5.9.6).

Table 5.9.6 – Entrepreneurship as Employment Option for PWD

		SECTION 1– ENTREPRENEURIAL PERCEPTIONS 1. Are you currently an entrepreneur (self- employed)? ...	What is your sex?	What is your race or ethnicity? Select all that apply.	What is the highest level of education you have completed?
Please rate the extent to which the following statements below reflect your perceptions about you... - Entrepreneurship is a feasible employment option for people with disabilities	Chi Square	41.11*	21.47*	54.59*	36.77*
	Degrees of Freedom	12	8	28	36
	p-value	0.00	0.01	0.00	0.43

Table 5.9.6.1 – Entrepreneurship as Employment Option by Entrepreneur Type

Field	Mean
Yes, I am an entrepreneur (self-employed)	4.24
No, I was never an entrepreneur (self-employed)	3.80
I am taking steps to start my own business	4.06
Past entrepreneur	3.50

The results for more detailed analysis of “Entrepreneurship as a Feasible Employment Option for People with Disabilities” relative to perceptions among entrepreneur types (see

Table 5.9.6.1) show that there is significant difference in perceptions between entrepreneurs (mean=4.24, n=110) and aspiring entrepreneurs (mean=4.06, n=32) compared to past entrepreneurs (mean=3.5, n=10) and those who never have been an entrepreneur (mean=3.8, n=5).

Table 5.9.6.2 – Entrepreneurship as Employment Option by Gender

Field	Mean
Male	4.31
Female	4.16
Prefer not to answer	3.40

The results for more detailed analysis based on gender (see Table 5.9.6.2) show that the mean for males is 4.31, and the mean for females is 4.1, while the mean for those who preferred not to disclose their gender was 3.40, which can explain the low p-value; however, this detail shows that the difference between male and female is not significant.

Table 5.9.6.3 – Entrepreneurship as Employment Option by Race and Ethnicity

Field	Mean
White, Anglo, or Caucasian	4.22
Black or African American	4.24
Hispanic or Latino/a	4.00
Asian	3.80
American Indian or Alaska Native	4.29
Native Hawaiian or Pacific Islander	3.00
Other	3.33
Prefer not to answer	4.50

The results for more detailed analysis of “Entrepreneurship as a Feasible Employment Option for People with Disabilities” relative to perceptions by race and ethnicity (see Table 5.9.6.3) show that there is a significant difference in perceptions between White, Anglo, or Caucasian (n=80), Black or African American (n=34), Hispanic or Latino/a (n=9), and American Indian or Alaska Native (n=1), who all have a mean above 4, and Asian (n=5), Native Hawaiian or Pacific Islander (n=1), and others (n=3), who all have a mean below 4. The low number of participants within the latter group prevents the findings from being extrapolated.

Table 5.9.7 – Entrepreneurship Opportunities for People with Disabilities

		What is your sex?	What is the highest level of education you have completed?
Please rate the extent to which the following statements below reflect your perceptions about you... - There are many entrepreneurship opportunities available to people with disabilities in America	Chi Square	16.12*	79.68*
	Degrees of Freedom	8	36
	p-value	0.04	0.00

Table 5.9.7.1 – Entrepreneurship Opportunities for PWD by Gender

Field	Mean
Male	3.72
Female	3.43
Prefer not to answer	3.00

Table 5.9.7.2 – Entrepreneurship Opportunities for PWD by Race and Ethnicity

Field	Mean
Asian	4.00
Prefer not to answer	4.00
Hispanic or Latino/a	3.89
White, Anglo, or Caucasian	3.58
American Indian or Alaska Native	3.43
Black or African American	3.38
Native Hawaiian or Pacific Islander	3.00
Other	3.00

Table 5.9.8 – Recommend Entrepreneurship to Friends

		What is your race or ethnicity? Select all that apply.
Please rate the extent to which the following statements below reflect your perceptions about you... - I would recommend my friends and family members to pursue entrepreneurship (start a business)	Chi Square	45.63*
	Degrees of Freedom	28
	p-value	0.02

Table 5.9.8.1 – Recommend Entrepreneurship to Friends by Race and Ethnicity

Field	Mean
Black or African American	4.44
Native Hawaiian or Pacific Islander	4.00
American Indian or Alaska Native	3.71
Hispanic or Latino/a	3.67
White, Anglo, or Caucasian	3.58
Prefer not to answer	3.50
Asian	3.40
Other	2.67

There is a significant difference between the two largest groups within samples: White, Anglo, or Caucasian (n=80) and Black or African American (n=34).

Table 5.9.9 – Recommend Entrepreneurship to Family

		SECTION 1– ENTREPRENEURIAL PERCEPTIONS 1. Are you currently an entrepreneur (self- employed)? ...
Please rate the extent to which the following statements below reflect your perceptions about you... - I would encourage and support my friends and family members in their pursuit of entrepreneurship (starting/growing a business)	Chi Square	24.66*
	Degrees of Freedom	12
	p-value	0.02

Table 5.9.9.1 – Recommend Entrepreneurship to Friends by Entrepreneur Type

Field	Mean
Yes, I am an entrepreneur (self-employed)	4.46
I am taking steps to start my own business	4.44
No, I was never an entrepreneur (self-employed)	4.20
Past entrepreneur	3.80

The following results show how the survey respondents perceive small business providers as they relate to people with disabilities.

Table 5.10 – Perception of Small Business Service Providers

Field	Mean
Small business service providers support people with disabilities who want to start a business	3.51
Small business service providers have clear understanding about the abilities of people with disabilities	3.00
Small business service providers are well informed about services and resources available to people with disabilities	2.96
Small business service providers discriminate against people with disabilities	2.65

Table 5.10.1 – Perception of Small Business Service Providers – Significance

		SECTION 1– ENTREPRENEURIAL PERCEPTIONS 1. Are you currently an entrepreneur (self- employed)? ...
Click to write the question text - Small business service providers support people with disabilities who want to start a business	Chi Square	41.27*
	Degrees of Freedom	12
	p-value	0.00

Table 5.10.1.1 – Perception of Small Business Service Providers by Entrepreneur Type

Field	Mean
Yes, I am an entrepreneur (self-employed)	3.44
No, I was never an entrepreneur (self-employed)	3.20
I am taking steps to start my own business	3.66
Past entrepreneur	4.00

Interestingly, the past entrepreneurs (mean=4.0) have a higher mean relative to perceptions about small service providers' services for people with disabilities, while current entrepreneurs (mean=3.44) and those who were never entrepreneurs (mean=3.2) have lower means. The mean for people taking steps to become entrepreneurs (mean=3.66) is also rather high (see Table 5.10.1.1). The lowest mean, the one from those who were never entrepreneurs (mean=3.2), suggests that these individuals have not sought assistance from these services as their mean suggests that their responses are neutral (neither agree nor disagree, which is value = 3).

Table 5.11 – Perception of Disability Service Providers

Field	Mean
Disability service providers support people with disabilities who want to start a business	3.41
Disability service providers are well informed about entrepreneurship opportunities and resources available to people with disabilities	3.04
Disability service providers have clear understanding about entrepreneurship	2.91
Disability service providers embrace entrepreneurship as employment option for people with disabilities	2.95
Disability services providers have a good understanding of disability related benefits and how they work for self-employed individuals (entrepreneurs)	2.97
Vocational rehabilitation centers support people with disabilities who want to start a business	2.89
Vocational rehabilitation centers have clear understanding about entrepreneurship	2.75
Vocational rehabilitation centers are well informed about entrepreneurship opportunities and resources available to people with disabilities	2.72
Vocational rehabilitation centers embrace entrepreneurship as employment option for people with disabilities	2.75
Vocational rehabilitation centers have a good understanding of disability related benefits and how they work for self-employed individuals (entrepreneurs)	2.73

Table 5.11.1 – Perception of Disability Service Providers

		What is your race or ethnicity? Select all that apply.
C - Disability services providers have a good understanding of disability related benefits and how they work for self-employed individuals (entrepreneurs)	Chi Square	48.28*
	Degrees of Freedom	28
	p-value	0.01

Regarding perceptions of the disability related service providers, there were no major differences among the different groups. The only significant difference was within the Race and Ethnicity group. See table 5.11.1.1.

Table 5.11.1.1 – Perception of Disability Service Providers by Race and Ethnicity

Field	Mean
White, Anglo, or Caucasian	2.92
Black or African American	3.09
Hispanic or Latino/a	2.67
Asian	2.80
American Indian or Alaska Native	2.43
Native Hawaiian or Pacific Islander	5.00
Other	2.67
Prefer not to answer	2.25

The following results (Table 5.12) reflect survey respondents' perceptions of the support they have received. Friends seem to be offering the most support, more than family. Overall, the most significant differences were among the type of entrepreneurs (see Table 5.12.1)

Table 5.12 – Perception of Support

Field	Mean
My community has been supportive of people with disabilities pursuing entrepreneurship	3.43
My family has been supportive of my efforts in starting a business	4.03
My friends have been supportive of my efforts in starting a business	4.13
My family is actively involved in my business	3.06

Table 5.12.1 – Perception of Support by Type of Entrepreneur – Significance

		SECTION 1– ENTREPRENEURIAL PERCEPTIONS 1. Are you currently an entrepreneur (self- employed)? ...
C - My family has been supportive of my efforts in starting a business	Chi Square	24.78*
	Degrees of Freedom	12
	p-value	0.02
C - My friends have been supportive of my efforts in starting a business	Chi Square	25.21*
	Degrees of Freedom	12
	p-value	0.01
C - My family is actively involved in my business	Chi Square	30.63*
	Degrees of Freedom	12
	p-value	0.00

Table 5.12.1.1 – Perception of Support by Type of Entrepreneur – Family Support

Field	Mean
Yes, I am an entrepreneur (self-employed)	4.24
No, I was never an entrepreneur (self-employed)	3.20
I am taking steps to start my own business	3.53
Past entrepreneur	3.70

Table 5.12.1.2 – Perception of Support by Type of Entrepreneur – Friends Support

Field	Mean
Yes, I am an entrepreneur (self-employed)	4.25
No, I was never an entrepreneur (self-employed)	3.00
I am taking steps to start my own business	3.84
Past entrepreneur	4.20

Table 5.12.1.3 – Perception of Support by Type of Entrepreneur – Family Involvement

Field	Mean
Yes, I am an entrepreneur (self-employed)	3.26
No, I was never an entrepreneur (self-employed)	2.60
I am taking steps to start my own business	2.50
Past entrepreneur	2.90

Survey Question: Please rate how helpful the following service providers and groups were. The answer choices are reflected in the following table within the “Field” columns.

This question aims to understand the lived experiences of survey respondents relative to small business service providers, disability service providers, and other resources and education programs that aim to assist entrepreneurs and aspiring entrepreneurs with their self-employment goals.

Table 5.13 – Experiences with Service Providers

Field	Never Used (not applicable)	Not helpful at all	Somewhat helpful	Helpful	Very Helpful	Total
SBA District Offices	37.50% 54	9.72% 14	23.61% 34	17.36% 25	11.81% 17	144
SBA Regional Offices	47.22% 68	10.42% 15	17.36% 25	16.67% 24	8.33% 12	144
SCORE Business Mentors	42.36% 61	12.50% 18	24.31% 35	11.11% 16	9.72% 14	144
Small Business Development Centers (SBDC)	31.94% 46	12.50% 18	18.75% 27	20.14% 29	16.67% 24	144
Veteran's Business Outreach Centers (VBOCs)	43.75% 63	8.33% 12	21.53% 31	15.97% 23	10.42% 15	144
Procurement Technical Assistance Centers (PTACs)	61.11% 88	9.03% 13	12.50% 18	9.72% 14	7.64% 11	144
Vocational Rehabilitation service providers	47.92% 69	20.83% 30	13.89% 20	11.11% 16	6.25% 9	144
VA Vocational Rehabilitation	47.92% 69	19.44% 28	13.89% 20	7.64% 11	11.11% 16	144
Department of Labor	58.33% 84	16.67% 24	11.81% 17	9.03% 13	4.17% 6	144
Disability case manager/worker	70.14% 101	11.81% 17	9.03% 13	5.56% 8	3.47% 5	144

Regarding small business service providers, the Small Business Development Center (SBDC) appears to be the one most utilized by the survey respondents. There were no significant differences in participants' responses here, relative to the type of entrepreneur, gender, race and ethnicity, and education level.

The vocational rehabilitation services providers have been used by 52.08% survey respondents. According to the results, out of the 75 survey participants who have used this service, 50 (66.7%) did not find it helpful. At 52.08%, the number of survey respondents who took advantage of VA vocational rehabilitation was similarly low; however, while 48 out of 75 thought the services were not helpful, 11 out of 75 thought it was somewhat helpful, and 16 thought it was very helpful. There were no significant differences among the groups regarding disability related service providers.

Table 5.14 – Experiences with Entrepreneurship Programs

Field	Never Used (not applicable)	Not helpful at all	Somewhat Helpful	Helpful	Very Helpful	Total
Boots to Business (B2B)	75.69% 109	2.78% 4	2.78% 4	6.94% 10	11.81% 17	144
Boots to Business Reboot	83.92% 120	2.10% 3	2.10% 3	4.20% 6	7.69% 11	143
Entrepreneurship Bootcamp for Veterans with Disabilities (EBV)	27.08% 39	0.00% 0	4.17% 6	7.64% 11	61.11% 88	144
Veterans Entrepreneurship Program (VEP)	69.23% 99	2.10% 3	2.10% 3	8.39% 12	18.18% 26	143
Veteran Women Ignite the Spirit of Entrepreneurship (V-WISE)	58.33% 84	1.39% 2	7.64% 11	9.03% 13	23.61% 34	144
Bunker Labs	83.33% 120	1.39% 2	7.64% 11	4.86% 7	2.78% 4	144
Patriot Boot Camp	90.97% 131	0.69% 1	2.08% 3	2.08% 3	4.17% 6	144
VET-TECH	88.81% 127	2.10% 3	2.80% 4	4.20% 6	2.10% 3	143
Entrepreneurship program(s) dedicated for people with disabilities	67.36% 97	1.39% 2	6.25% 9	11.81% 17	13.19% 19	144
Other program(s), please specify	83.21% 109	1.53% 2	3.82% 5	1.53% 2	9.92% 13	131

According to the results, the Entrepreneurship Bootcamp for Veterans with Disabilities has been most frequently used by survey takers, and 88 out of the 105 survey participants have found it very helpful. The answer choice “Not helpful at all” was not selected. Another interesting outcome is that entrepreneurship programs dedicated for people with disabilities tend to be helpful, as only 2 out of 47 participants selected that those were “Not helpful at all.”

There was a significant difference for Veteran Women Ignite the Spirit of Entrepreneurship (V-WISE) based on gender, which shows that females have used the program and males have not at all (not applicable). This is expected due to the fact that V-WISE is a program for women veterans, not for men.

Table 5.15 – Experiences with Other Service/Support Providers

Field	Never Used (not applicable)		Not helpful at all		Somewhat helpful		Helpful		Very helpful		Total
Entrepreneurship meet-up groups (1million cups, meetup.org or other)	67.36%	97	2.78%	4	12.50%	18	13.89%	20	3.47%	5	144
Local University or Community College	44.44%	64	4.17%	6	16.67%	24	20.14%	29	14.58%	21	144
Entrepreneurship Conferences (GrowthCon, and others)	52.08%	75	0.69%	1	13.89%	20	22.22%	32	11.11%	16	144
Local small business incubators	60.42%	87	4.17%	6	10.42%	15	18.06%	26	6.94%	10	144
Other entrepreneurs	15.28%	22	2.78%	4	15.97%	23	34.72%	50	31.25%	45	144
Other entrepreneurs with disabilities	31.94%	46	4.86%	7	12.50%	18	28.47%	41	22.22%	32	144
Mentor(s)	17.36%	25	4.17%	6	15.28%	22	33.33%	48	29.86%	43	144
Masterminds	72.22%	104	1.39%	2	6.25%	9	9.03%	13	11.11%	16	144
Toastmaster	75.69%	109	2.08%	3	6.94%	10	9.03%	13	6.25%	9	144
Other, please specify :	87.22%	116	3.01%	4	1.50%	2	2.26%	3	6.02%	8	133

According to the results, the most frequently used resources are other entrepreneurs, mentor(s), and other entrepreneurs with disabilities. The least used resources are group related programs such as Masterminds, Toastmasters, and Entrepreneurship meet-up groups.

Interestingly, 45 (36.89%) out of 122 participants who have used other entrepreneurs found that source very helpful. Similarly, 43 (36.13%) out of 119 participants have found mentor(s) to be very helpful, and 32 (32.65%) out of 98 participants found other entrepreneurs with disabilities very helpful.

In terms of significant differences, participants who did not have a high school degree and those who had GED/high school degree did not seek assistance at a local university or community college. Additionally, there was a significant difference between males and females with respect to utilizing entrepreneurship meet-up groups ($p=0.04$). Women

(44.83%, n=58) tend to utilize this type of resource more than men (16.13%, n=62), see Table 5.15.1.

Table 5.15.1 – Experiences with Entrepreneurship Meetup Groups by Gender

Field	Male		Female		Prefer not to answer	
Never Used (not applicable)	83.87%	52	55.17%	32	40.00%	2
Not helpful at all	1.61%	1	1.72%	1	0.00%	0
Somewhat helpful	4.84%	3	20.69%	12	40.00%	2
Helpful	6.45%	4	17.24%	10	20.00%	1
Very helpful	3.23%	2	5.17%	3	0.00%	0
		62		58		5

Survey Question: Q19 - Please rate the extent to which the following statements reflect your perceptions about why people with disabilities pursue entrepreneurship (self-employment).

The total result of each survey question related to perceptions about why people with disabilities pursue entrepreneurship will be presented first, followed by the data of those results showing the mean. In results, where significant differences within perceptions were identified ($p\text{-value} < 0.05$), those results will be presented in more detail. The demographic questions including the type of entrepreneur, gender, race, and education are used as categorical variables.

Note that “Strongly Disagree” has the value of 1, and “Strongly Agree” has the value of 5; thus, the mean reflects the value between 1-5. The value of 3.0 indicates a neutral stand; thus, the smaller the value (value < 3), the stronger the level of disagreement, while on the

other side, the larger the value of the mean (value > 3), the stronger the level of agreement of the participants as it pertains to the claim or statement in the survey question.

Table 5.16 – Perceptions: Why PWD Pursue Entrepreneurship

Field	Strongly Disagree	Disagree	Neither Agree Nor Disagree;	Agree	Strongly Agree	Total
It's an opportunity for economic or social advancement	1.36% 2	4.08% 6	4.08% 6	54.42% 80	36.05% 53	147
They pursue entrepreneurship out of a desire to be independent	1.36% 2	0.68% 1	3.40% 5	52.38% 77	42.18% 62	147
It is a pathway to better education and to develop skills	0.68% 1	4.79% 7	21.92% 32	52.05% 76	20.55% 30	146
It offers flexibility	0.68% 1	2.05% 3	6.16% 9	45.89% 67	45.21% 66	146
It is the last resort when other employment options haven't worked	7.53% 11	21.23% 31	23.97% 35	31.51% 46	15.75% 23	146
It is a way to be in charge of one's future	0.68% 1	1.37% 2	4.11% 6	45.89% 67	47.95% 70	146
It's an opportunity to work with others and in groups	0.68% 1	10.27% 15	23.97% 35	48.63% 71	16.44% 24	146
It offers an opportunity to fully use their unique skills and knowledge	0.00% 0	2.05% 3	6.85% 10	56.16% 82	34.93% 51	146
Discrimination in the workforce due to ones disability	3.45% 5	16.55% 24	35.86% 52	33.10% 48	11.03% 16	145
Opportunity to develop leadership skills	0.68% 1	6.16% 9	17.12% 25	48.63% 71	27.40% 40	146
Other:	24.17% 29	1.67% 2	58.33% 70	7.50% 9	8.33% 10	120

According to the results (Tables 5.16 and 5.16.1), the top three reasons are “It is the way to be in charge of one’s future” (mean=4.39), “People with disabilities pursue entrepreneurship out of the desire to be independent” (mean=4.33), and “Entrepreneurship offers flexibility” (mean=4.33). Two more reasons had a mean greater than 4.00: “Entrepreneurship offers opportunity to fully use their skills and knowledge” (mean=4.24), and “Entrepreneurship is an opportunity for social and economic advancement” (mean=4.20).

Table 5.16.1 – Perceptions: Why PWD Pursue Entrepreneurship - Mean

Field	Mean
It is a way to be in charge of one's future	4.39
They pursue entrepreneurship out of a desire to be independent	4.33
It offers flexibility	4.33
It offers an opportunity to fully use their unique skills and knowledge	4.24
It's an opportunity for economic or social advancement	4.20
Opportunity to develop leadership skills	3.96
It is a pathway to better education and to develop skills	3.87
It's an opportunity to work with others and in groups	3.70
Discrimination in the workforce due to ones disability	3.32
It is the last resort when other employment options haven't worked	3.27
Other:	2.74

Table 5.16.2 – Perceptions: Why PWD Pursue Entrepreneurship – Opportunity to Use Unique Skills and Knowledge - by Type of Entrepreneur

Field	Mean
Past entrepreneur	4.67
Yes, I am an entrepreneur (self-employed)	4.26
I am taking steps to start my own business	4.13
No, I was never an entrepreneur (self-employed)	3.60

Regarding these perceptions, there was one significant difference as it relates to the type of entrepreneurs and how they perceive one of the reasons provided. Namely, entrepreneurship as an opportunity to fully use one's unique skills and knowledge was differently perceived by type of entrepreneur. Interestingly, the mean grew in proportion to the amount of entrepreneurship (see Table 5.16.2).

Survey Question: Please SELECT the TOP THREE statements that reflect your perceptions about why people with disabilities pursue entrepreneurship (self-employment).

This question gathers information similar to that of the previous questions; however, it asks the participant to select only three reasons why entrepreneurs with disabilities pursue entrepreneurship. Per Table 5.17, the statement most frequently selected was "people with disabilities pursue entrepreneurship out of the desire to be independent" (total 88), followed by "flexibility" (total 77). Two more reasons were selected equally often: "Entrepreneurship provides a way to be in charge of ones future" (74) and "It is an opportunity for social and economic advancement" (74).

Regarding significance ($p\text{-value} < 0.05$), there is a significant difference in how males and females perceive the top three reasons people with disabilities pursue entrepreneurship (see Table 5.17.1). Namely, females' top three reasons are "It offers flexibility" (total 38), "They pursue entrepreneurship out of desire to be independent" (total 35), and "It offers an opportunity to fully use their unique skills and knowledge" (total 30). On the other hand, males' top three reasons were "They pursue entrepreneurship out of desire to be independent"(total 43), "It is an opportunity for economic and social advancement" (total 40), and "It is a way to be in charge of one's future" (total 34).

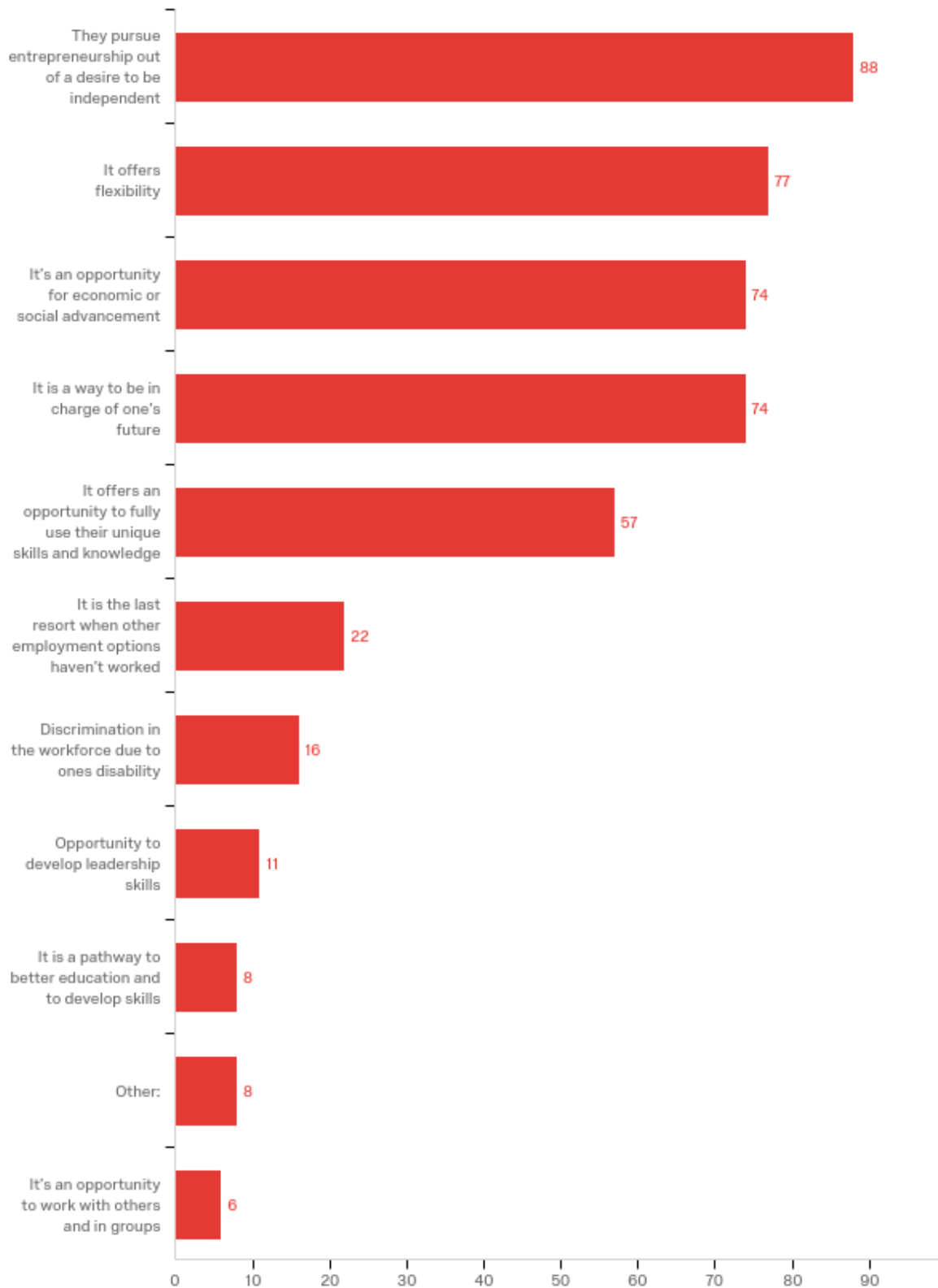
Table 5.17 – Top Three Reasons PWD Pursue Entrepreneurship

Table 5.17.1 – Top Three Reasons PWD Pursue Entrepreneurship by Gender

Field	Male		Female	
It offers flexibility	16.15%	31	20.77%	38
They pursue entrepreneurship out of a desire to be independent	22.40%	43	19.13%	35
It offers an opportunity to fully use their unique skills and knowledge	10.42%	20	16.39%	30
It is a way to be in charge of one's future	17.71%	34	15.30%	28
It's an opportunity for economic or social advancement	20.83%	40	12.57%	23
It is the last resort when other employment options haven't worked	3.13%	6	4.37%	8
Discrimination in the workforce due to ones disability	2.08%	4	4.37%	8
Other:	0.52%	1	3.28%	6
Opportunity to develop leadership skills	2.08%	4	2.73%	5
It is a pathway to better education and to develop skills	2.60%	5	0.55%	1
It's an opportunity to work with others and in groups	2.08%	4	0.55%	1
		192		183

Self-Perceptions

The following survey results address the research question that aims to inform the study about how the perceptions of entrepreneurs with disabilities change over time and how their self-perception changes.

The answer choices in the question group that addresses the challenges and barriers before and after the business start were broken down into components. Each component included groups of barriers and challenges that were consistent with each other. Cronbach's alpha was used to obtain the components and test the consistency. Cronbach's alpha is a

measure of internal consistency—that is, how closely related a set of items are as a group. It is considered to be a measure of scale reliability. A reliability coefficient of .70 or higher in Cronbach's alpha is considered “acceptable” in most social science research situations.

A total of four components were identified using Cronbach’s alpha: 1) Lack of business knowledge/education, 2) Lack of support, 3) Lack of resources, and 4) Personal obstacles/restraints.

The following tables will compare before and after experiences within each component. Note that participants were asked to rate the extent to which the statements in the question reflect the challenges that they have experienced before and after they started the business. “Strongly Disagree” has the value of 1, and “Strongly Agree” has the value of 5; thus, the mean reflects the value between 1 and 5. The value of 3.0 indicates a neutral stand; therefore, the smaller the value of the mean (value < 3), the stronger the level of disagreement, while on the other side, the larger the value of the mean (value > 3), the stronger the level of agreement of the participants as it pertains to the statement in the survey question.

Table 5.18.1 – Lack of Business Knowledge/Education

COMPONENT 1 - Lack of business knowledge/education

Lack of training or education related to my business

Lack of understanding of business infrastructure components (inventory, financial tracking, taxes, etc)

Lack of legal counsel/advice (i.e., trademark, founding documents, LLC formation, lease)

Lack of Business plan development

Lack of marketing and/or branding assistance

Lack of business experiences

Before Business Start-Up

n = 134

M = 3.49

SD = 1.00

Cronbach's alpha = .90

After Business Start-Up

n = 93

M = 2.37

SD = 0.93

Cronbach's alpha = .87

According to table 5.18.1, there is a change in the mean before and after. Most participants indicated that they experienced a lack of business knowledge (mean=3.49) before they started a business, which improved, as the mean decreased to 2.37 pertaining to their experiences after they started a business.

Table 5.18.2 – Lack of Support

COMPONENT 2 - Lack of support

Lack of support from small business service providers (i.e. SBDC, SCORE, WBC, etc)

Lack of support from disability service providers

Lack of support from other people with disabilities

Lack of support from family

Lack of business mentorship

Lack of camaraderie (being surrounded by like-minded individuals)

Before Business Start-Up

$n = 133$

$M = 2.78$

$SD = 0.83$

Cronbach's alpha = .84

After Business Start-Up

$n = 95$

$M = 2.26$

$SD = 0.74$

Cronbach's alpha = .79

According to table 5.18.2 there is a minor change in the mean before and after. Most participants indicated that they had somewhat before they started (mean=2.78) and it improved after they started the business (mean=2.26).

Table 5.18.3 – Lack of Resources

COMPONENT 3 - Lack of resources

Lack of finances and capital

Lack of access to business incubator resources

Lack of networking opportunities with other business owners

Before Business Start-Up

$n = 136$

$M = 3.5$

$SD = 0.94$

Cronbach's alpha = .76

After Business Start-Up

$n = 96$

$M = 2.78$

$SD = 0.97$

Cronbach's alpha = .70

The table 5.18.3 presents a change in the mean before and after. Most participants indicated that they experienced lack of resources (mean=3.5) before they started a business, which improved, as the mean decreased to 2.78 pertaining to their experiences after they started a business.

Table 5.18.4 – Personal Obstacles

COMPONENT 4 - Personal obstacles/restraints

Lack of confidence

Lack of time management

Lack of focus

Mindset (I have a disability, thus I can't be an entrepreneur/self-employed)

Before Business Start-Up

$n = 96$

$M = 2.78$

$SD = 0.97$

Cronbach's alpha = .70

After Business Start-Up

$n = 95$

$M = 2.16$

$SD = 0.84$

Cronbach's alpha = .77

Table 5.18.4 shows that there is a minor change in the mean before and after. Most participants indicated that their personal obstacles were a barrier when they started (mean=2.78), and the mean decreased, the participants identified them as a lessor barrier after they started the business (mean=2.16). This is the lowest mean among all barriers in the four components.

These four components helped bring into focus which barriers and obstacles were related and had internal consistency. They also clarified perceptions before and after the business in a macro view. The following results are based on a microanalysis of significant findings. These findings can indicate which barriers were significant and which have improved and/or changed over time. Table 5.19 summarizes the means of each barrier/obstacle that the survey respondents have experienced before business start-up, at the time of the business start-up, and at the present time.

Table 5.19 – Longitudinal View of Barriers and Obstacles

	Before (Mean)	Business Launch (Mean)	Present (Mean)
Fear of failure	3.85	3.26	2.47
Fear of losing benefits	3.32	2.69	2.11
Mindset ("I have a disability, thus I can't be an entrepreneur")	2.39	2.2	1.81
Lack of training or education related to my business	3.31	2.85	2.19
Lack of understanding of business infrastructure components	3.63	3.27	2.41
Lack of legal counsel/advice	3.63	3.22	2.41
Lack of Business plan development	3.5	2.99	2.28
Lack of marketing and/or branding assistance	3.54	3.28	2.66
Lack of business experiences	3.37	3.16	2.25
Lack of confidence	3.07	2.66	2.14
Lack of time management	2.86	2.53	2.43
Lack of focus	2.88	2.59	2.31
Lack of support from small business service providers	2.84	2.58	2.31
Lack of support from disability service providers	2.82	2.66	2.36
Lack of support from other people with disabilities	2.56	2.46	2.21
Lack of support from family	2.48	2.17	2.05
Lack of business mentorship	2.99	2.74	2.32
Lack of camaraderie (being surrounded by like-minded individuals)	3	2.83	2.37
Lack of finances and capital	4.17	3.81	3.34
Lack of access to business incubator resources	3.22	2.95	2.6
Lack of networking opportunities with other business owners	2.96	2.95	2.39

Following the mean analysis presented in Table 5.19, the results of significant differences will be identified (p -value < 0.05) and presented in more detail. The demographic questions including the type of entrepreneur, gender, race, and education are used as categorical variables.

The first p -value that showed significance was on the “Lack of support from disability service providers” as it relates to impairment/disability type. There was only one significant p -value ($p=0.00$) in the experiences before the business start-up. Table 5.19.1 shows the p -value, and table 5.19.1.1 shows the means sorted by disability type.

Table 5.19.1 – Lack of Support from Disability Service Providers (BEFORE)

Please rate the extent to which the following statements below reflect barriers to entrepreneurship... - Lack of support from disability service providers	Impairments. Please select all that apply to you.	
	Chi Square	91.55*
	Degrees of Freedom	56
	p-value	0.00

Table 5.19.1.1 – Lack of Support from Disability Service Providers (BEFORE)

Field	Mean	Std Deviation	Variance	Count
Intellectual/Developmental Disability, for example, autism spectrum disorder	5.00	0.00	0.00	1
Traumatic Brain Injury	3.17	1.07	1.14	12
Deaf or serious hearing impairments	2.83	0.90	0.81	6
Blind or serious difficulty seeing even when wearing glasses	3.00	0.00	0.00	1
Missing extremities (arm, leg, hand and/or foot)	0.00	0.00	0.00	0
Significant mobility impairment, benefiting from the utilization of a wheelchair, scooter, walker, leg brace(s) and/or other supports	3.29	0.70	0.49	7
Partial or complete paralysis (any cause)	2.57	0.90	0.82	7
Epilepsy or other seizure disorders	4.33	0.47	0.22	3
Substance abuse	2.71	1.28	1.63	7
Significant Psychiatric Disorder, for example, bipolar disorder, schizophrenia, PT-SD, or major depression	2.68	1.07	1.15	28
Significant disfigurement, for example, disfigurements caused by burns, wounds, accidents, or congenital disorders that interfere with daily life activities	0.00	0.00	0.00	0
Sleep Disorder/apnea	2.66	0.80	0.64	29
I do not wish to identify my disability or serious health condition	2.64	0.98	0.96	11
I do not have a disability or serious health condition	2.56	1.26	1.58	9
I have a disability or serious health condition, but it is not listed on this form.	2.68	1.03	1.06	31

Similarly, for the variable “Lack of support from other people with disabilities,” before business start-up, the p-value was significant as it relates to disability type. Table 5.19.2 shows the p-value, and table 5.19.2.1 shows the means sorted by disability type.

Table 5.19.2 – Lack of Support from Other People with Disability (BEFORE)

		Impairments. Please select all that apply to you.
Please rate the extent to which the following statements below reflect barriers to entrepreneurship... - Lack of support from other people with disabilities	Chi Square	98.66*
	Degrees of Freedom	56
	p-value	0.00

Table 5.19.2.1 – Lack of Support from Other People with Disability (BEFORE)

Field	Mean	Std Deviation	Variance	Count
Intellectual/Developmental Disability, for example, autism spectrum disorder	3.00	0.00	0.00	1
Traumatic Brain Injury	2.75	1.01	1.02	12
Deaf or serious hearing impairments	3.00	0.58	0.33	6
Blind or serious difficulty seeing even when wearing glasses	3.00	0.00	0.00	1
Missing extremities (arm, leg, hand and/or foot)	0.00	0.00	0.00	0
Significant mobility impairment, benefiting from the utilization of a wheelchair, scooter, walker, leg brace(s)	3.14	0.64	0.41	7
Partial or complete paralysis (any cause)	2.43	0.90	0.82	7
Epilepsy or other seizure disorders	3.67	0.47	0.22	3
Substance abuse	2.14	0.99	0.98	7
Significant Psychiatric Disorder, for example, bipolar disorder, schizophrenia, PT-SD, or major depression	2.43	0.98	0.96	28
Significant disfigurement, for example, disfigurements caused by burns, wounds, accidents, or congenital disorders that interfere with daily life activities	0.00	0.00	0.00	0
Sleep Disorder/apnea	2.52	0.81	0.66	29
I do not wish to identify my disability or serious health condition	2.55	0.99	0.98	11
I do not have a disability or serious health condition	2.56	1.26	1.58	9
I have a disability or serious health condition, but it is not listed on this form.	2.42	0.94	0.89	31

Regarding the variable “Lack of support from family,” before business start-up, the p-value was significant as it relates to disability type, too. Table 5.19.3 shows the p-value, and table 5.19.3.1 shows the means sorted by disability type.

Table 5.19.3 – Lack of Support from Family (BEFORE)

		Impairments. Please select all that apply to you.
Please rate the extent to which the following statements below reflect barriers to entrepreneurship... - Lack of support from family	Chi Square	91.03*
	Degrees of Freedom	56
	p-value	0.00

Table 5.19.3.1 – Lack of Support from Family (BEFORE)

Field	Mean	Std Deviation	Variance	Count
Intellectual/Developmental Disability, for example, autism spectrum disorder	1.00	0.00	0.00	1
Traumatic Brain Injury	2.67	1.11	1.22	12
Deaf or serious hearing impairments	2.67	1.11	1.22	6
Blind or serious difficulty seeing even when wearing glasses	1.00	0.00	0.00	1
Missing extremities (arm, leg, hand and/or foot)	0.00	0.00	0.00	0
Significant mobility impairment, benefiting from the utilization of a wheelchair, scooter, walker, leg brace(s) and/or other supports	2.14	0.83	0.69	7
Partial or complete paralysis (any cause)	2.86	0.64	0.41	7
Epilepsy or other seizure disorders	2.67	1.25	1.56	3
Substance abuse	1.71	0.88	0.78	7
Significant Psychiatric Disorder, for example, bipolar disorder, schizophrenia, PT-SD, or major depression	2.18	1.04	1.08	28
Significant disfigurement, for example, disfigurements caused by burns, wounds, accidents, or congenital disorders that interfere with daily life activities	0.00	0.00	0.00	0
Sleep Disorder/apnea	2.31	0.91	0.83	29
I do not wish to identify my disability or serious health condition	2.27	1.29	1.65	11
I do not have a disability or serious health condition	1.89	0.87	0.77	9
I have a disability or serious health condition, but it is not listed on this form.	1.94	0.95	0.90	31

The next question examined the experiences at the point of business-start up. The first variable that shows a significant p-value was “Lack of support from disability service providers.” This variable showed two significant p-values for ethnicity and education level. Table 5.19.4 shows the p-values, and table 5.19.4.1 shows the means sorted by ethnicity and education level.

Table 5.19.4 – Lack of Support from Disability Service Providers (Business Start-up)

		What is your race or ethnicity? Select all that apply.	What is the highest level of education you have completed?
Please rate the extent to which the following statements reflect the challenges that you have exp... - Lack of support from disability service providers	Chi Square	44.79*	63.11*
	Degrees of Freedom	28	36
	p-value	0.02	0.00

**Table 5.19.4.1 – Lack of Support from Disability Service Providers (Business Start-up)
Race and Ethnicity and Education Level**

Field	Mean	Std Deviation	Variance	Count
White, Anglo, or Caucasian	2.67	1.02	1.05	63
Black or African American	2.53	1.14	1.30	19
Hispanic or Latino/a	4.00	0.82	0.67	3
Asian	2.40	0.49	0.24	5
American Indian or Alaska Native	3.20	1.47	2.16	5
Native Hawaiian or Pacific Islander	2.00	0.00	0.00	1
Other	4.00	0.00	0.00	1
Prefer not to answer	3.33	1.25	1.56	3
Field	Mean	Std Deviation	Variance	Count
Less than high school	5.00	0.00	0.00	1
High school diploma/GED	1.00	0.00	0.00	1
Some college (1-4 years, no degree)	3.22	1.13	1.28	9
Associate's degree	2.80	1.17	1.36	5
Bachelor's degree	2.52	0.93	0.87	29
Master's degree	2.67	0.86	0.74	39
Professional degree (MD, JD)	2.33	1.25	1.56	3
Doctoral degree	2.40	1.02	1.04	5
Other, please specify:	3.00	2.00	4.00	2
Prefer not to answer	2.00	0.00	0.00	1

The variable “Lack of finances and capital” during business start-up showed significant p-value as it relates to race and ethnicity. Table 5.19.5 shows the p-value, and table 5.19.5.1 shows the means sorted by race and ethnicity type.

Table 5.19.5 – Lack of Finances and Capital (Business Start-up)

Please rate the extent to which the following statements reflect the challenges that you have exp... - Lack of finances and capital		What is your race or ethnicity? Select all that apply.
		Chi Square
Degrees of Freedom	28	
p-value	0.03	

Table 5.19.5.1 – Lack of Finances and Capital (Business Start-up)

Field	Mean	Std Deviation	Variance	Count
White, Anglo, or Caucasian	3.73	1.20	1.44	63
Black or African American	4.16	1.23	1.50	19
Hispanic or Latino/a	5.00	0.00	0.00	3
Asian	3.80	0.98	0.96	5
American Indian or Alaska Native	4.60	0.49	0.24	5
Native Hawaiian or Pacific Islander	2.00	0.00	0.00	1
Other	1.00	0.00	0.00	1
Prefer not to answer	4.00	1.41	2.00	3

The next question examined entrepreneurs’ experiences in the present—at the time they took the survey. The first variable that shows a significant p-value is “Fear of Failure.” This variable shows a significant p-value for race and ethnicity. Table 5.19.6 shows the p-value, and table 5.19.6.1 shows the means sorted by race and ethnicity.

Table 5.19.6 – Fear of Failure (Present)

Please rate the extent to which the following statements reflect the challenges that you experien... - Fear of failure		What is your race or ethnicity? Select all that apply.
		Chi Square
Degrees of Freedom	28	
p-value	0.03	

Table 5.19.6.1 – Fear of Failure (Present) by Race and Gender

Field	Mean	Std Deviation	Variance	Count
White, Anglo, or Caucasian	2.60	1.30	1.69	62
Black or African American	1.74	1.07	1.14	19
Hispanic or Latino/a	3.00	0.82	0.67	3
Asian	2.40	1.36	1.84	5
American Indian or Alaska Native	3.00	1.10	1.20	5
Native Hawaiian or Pacific Islander	2.00	0.00	0.00	1
Other	0.00	0.00	0.00	0
Prefer not to answer	3.67	1.89	3.56	3

The variable “Lack of Business Plan Development” shows a significant p-value as it relates to race and ethnicity, too. Table 5.19.7 shows the p-value, and table 5.19.7.1 shows the means sorted by race and ethnicity type.

Table 5.19.7 – Lack of Business Plan Development (Present)

		What is your race or ethnicity? Select all that apply.
Please rate the extent to which the following statements reflect the challenges that you experien... - Lack of Business plan development	Chi Square	41.22*
	Degrees of Freedom	28
	p-value	0.05

Table 5.19.7.1 – Lack of Business Plan Development (Present) by Race and Ethnicity

Field	Mean	Std Deviation	Variance	Count
White, Anglo, or Caucasian	2.24	1.07	1.15	62
Black or African American	1.95	1.05	1.10	19
Hispanic or Latino/a	3.33	1.25	1.56	3
Asian	2.20	0.98	0.96	5
American Indian or Alaska Native	2.20	1.17	1.36	5
Native Hawaiian or Pacific Islander	2.00	0.00	0.00	1
Other	0.00	0.00	0.00	0
Prefer not to answer	2.67	1.25	1.56	3

The next questions pertain to the self-identification roles that the survey participants chose in public. The question results are presented in Table 5.20 and show the overall means of each identification role. Participants were given choice to select between “Never,” “Rarely,” “Sometimes,” “Often,” and “Always.” Note that “Never” has the value of 1, and “Always” has the value of 5; thus, the mean reflects the value between 1 and 5. The value of 3.0 represents “sometimes;” therefore, the smaller the value (value < 3), the less likely are they to self-identify with that role. On the other side, the larger the value of the mean (value > 3), the more likely are they to self-identify with that role.

Further, the data were tested for significance ($p < 0.05$), and race and ethnicity showed significant differences. Table 5.20.1 shows the summary of the mean by race and ethnicity.

Table 5.20 – Self-Identification Roles in Public

	Never	Rarely	Sometimes	Often	Always	Mean	Std Dev.	Variance	Count
Entrepreneur	8	15	24	42	44	3.74	1.2	1.44	133
Businessman/businesswoman	11	9	23	42	48	3.8	1.23	1.51	133
Entrepreneur with disability	45	39	28	12	9	2.26	1.21	1.45	133
Social entrepreneur	61	25	23	13	11	2.16	1.32	1.74	133
Chief Executive Officer (CEO)	59	21	19	14	20	2.36	1.49	2.23	133
Serial entrepreneur	85	13	17	6	12	1.85	1.32	1.74	133
Person with disability	47	44	22	7	13	2.21	1.25	1.56	133
Other	90	4	18	8	13	1.87	1.38	1.92	133

Table 5.20.1 – Self Identification in Public by Race (Means)

Race and Ethnicity	Entrepreneur	Businessman/ businesswoman	Entrepreneur with disability	Social entrepreneur	Chief Executive Officer (CEO)	Serial entrepreneur	Person with disability	Count
White, Anglo, or Caucasian	3.71	3.65	2.14	1.96	1.96	1.70	2.01	80
Black or African American	3.74	4.21	2.35	2.44	2.44	2.03	2.62	34
Hispanic or Latino/a	2.78	2.89	2.22	2.11	2.11	1.67	2.89	9
Asian	4.20	4.20	3.00	2.80	2.80	2.60	2.60	5
American Indian or Alaska Native	4.14	4.14	3.29	2.71	2.71	2.14	3.29	7
Native Hawaiian or Pacific Islander	4.00	4.00	3.00	2.00	2.00	1.00	2.00	1
Other	3.00	3.33	1.67	1.00	1.00	1.00	2.67	3
Prefer not to answer	4.25	4.00	2.50	1.50	1.50	2.00	2.50	4

The p-value also showed significant differences within the types of impairments. Table 5.20.2 shows the results of the means by the types of impairments.

Table 5.20.2 – Self Identification in Public by Impairment (means)

Type of Disability/ Impairment	Entrepreneur	Businessman/ businesswoman	Entrepreneur with disability	Social entrepreneur	Chief Executive Officer (CEO)	Serial entrepreneur	Person with disability	Count
Intellectual/Developmen tal Disability	4.00	3.00	4.00	4.00	4.00	1.00	4.00	1
Traumatic Brain Injury	4.00	3.75	2.81	2.31	2.31	2.38	2.38	16
Deaf or serious hearing impairments	4.43	3.86	2.57	2.29	2.29	2.29	1.86	7
Blind or serious difficulty seeing even when wearing glasses	5.00	5.00	1.00	3.00	3.00	3.00	2.00	1
Missing extremities	4.00	5.00	3.00	3.00	3.00	4.00	3.00	1
Significant mobility impairment	3.17	4.08	2.42	2.00	2.00	1.33	2.83	12
Partial or complete paralysis (any cause)	4.00	3.60	2.60	2.40	2.40	1.70	2.80	10
Epilepsy or other seizure disorders	4.67	4.33	4.67	4.33	4.33	3.00	4.00	3
Substance abuse	3.57	3.86	2.57	3.29	3.29	3.14	2.71	7
Significant Psychiatric Disorder	3.71	3.71	2.40	2.26	2.26	1.90	2.38	42
Significant disfigurement	2.50	2.50	2.00	2.00	2.00	1.00	3.50	2
Sleep Disorder/apnea	3.91	3.81	2.49	2.40	2.40	1.91	2.49	43
I do not wish to identify my disability or serious health condition	3.24	3.59	2.41	1.94	1.94	1.41	2.29	17
I do not have a disability or serious health condition	4.50	4.40	1.50	2.40	2.40	2.10	1.50	10
I have a disability or serious health condition, but it is not listed on this form.	3.66	3.66	2.10	1.83	1.83	1.78	2.17	41

The final question relevant for the research question of this study pertains to the roles and tasks, and measures how confident and/or capable the survey respondents perceive themselves to be for each of those roles and tasks. The overall results are presented in Table 5.21, followed by significant findings.

Table 5.21 Perceptions of Roles and Tasks Confidence

Field	Mean	Std Deviation	Variance	Count
Set and meet market share goals	3.15	1.25	1.56	126
Set and meet sales goals	3.26	1.26	1.58	127
Set and attain profit goals	3.22	1.26	1.59	127
Establish position in product market	3.10	1.25	1.56	127
Conduct market analysis	3.20	1.35	1.82	127
Expand business	3.20	1.36	1.84	127
New venturing and new ideas	3.56	1.19	1.41	127
New products and services	3.56	1.22	1.49	127
New markets and geographic territories	3.26	1.28	1.64	127
New methods of production, marketing, and management	3.32	1.25	1.57	126
Reduce risk and uncertainty	3.05	1.25	1.57	125
Strategic planning and develop information system	3.35	1.31	1.71	127
Manage time by setting goals	3.69	1.17	1.38	127
Establish and achieve goals and objectives	3.77	1.13	1.28	127
Define organizational roles, responsibilities, and roles	3.81	1.17	1.36	126
Take calculated risks	3.76	1.15	1.31	127
Make decision under uncertainty and risk	3.82	1.10	1.21	126
Take responsibility for ideas and decisions	4.30	0.92	0.84	127
Work under pressure and conflict	4.24	0.95	0.90	127
Perform financial analysis	3.13	1.21	1.47	126
Develop financial system and internal controls	3.06	1.17	1.37	127
Control cost	3.48	1.14	1.30	126

The p-value showed significant differences by the type entrepreneurship experiences the survey respondent had. Table 5.21.1 shows the means categorized by the entrepreneurship experience. “Completely Unsure” has the value of 1, and “Completely Sure” has the value of 5. The mean reflects the value between 1 and 5. The value of 3.0 represents “Neither Sure nor Unsure.” Thus, the smaller the value (value < 3), the less likely the survey respondent feels comfortable or able to accomplish the role and task, while on the other side, the larger the value of the mean (value > 3), the more comfortable or able the survey taker feels to accomplish the role and task.

Table 5.21.1 – Perceptions of Roles and Tasks Confidence by Experiences

Roles/tasks	Never an entrepreneur		Aspiring Entrepreneur		Entrepreneur		Past Entrepreneur	
	Mean	Count	Mean	Count	Mean	Count	Mean	Count
Set and meet market share goals	3.20	5	2.75	28	3.26	84	3.33	9
Set and meet sales goals	2.80	5	2.86	29	3.42	85	3.25	8
Set and attain profit goals	3.00	5	2.75	28	3.42	85	2.89	9
Establish position in product market	2.40	5	2.79	28	3.27	85	2.89	9
Conduct market analysis	2.60	5	3.14	28	3.31	85	2.78	9
Expand business	2.60	5	2.89	28	3.38	85	2.78	9
New venturing and new ideas	2.60	5	3.36	28	3.72	85	3.22	9
New products and services	2.60	5	3.25	28	3.69	85	3.78	9
New markets and geographic territories	2.60	5	2.96	28	3.39	85	3.33	9
New methods of production, marketing, & mngmnt	2.60	5	2.89	28	3.49	84	3.44	9
Reduce risk and uncertainty	2.60	5	2.70	27	3.19	84	3.00	9
Strategic planning and develop information system	2.40	5	2.93	28	3.53	85	3.44	9
Manage time by setting goals	3.00	5	3.61	28	3.78	85	3.56	9
Establish and achieve goals and objectives	3.00	5	3.61	28	3.89	85	3.56	9
Define organizational roles, responsibilities, & roles	3.00	5	3.70	27	3.93	85	3.44	9
Take calculated risks	2.60	5	3.57	28	3.95	85	3.22	9
Make decision under uncertainty and risk	2.80	5	3.52	27	4.00	85	3.56	9
Take responsibility for ideas and decisions	3.00	5	4.43	28	4.36	85	4.00	9
Work under pressure and conflict	2.80	5	4.21	28	4.34	85	4.11	9
Perform financial analysis	2.80	5	3.00	28	3.25	84	2.67	9
Develop financial system and internal controls	2.80	5	2.82	28	3.12	85	3.33	9
Control cost	2.60	5	3.61	28	3.48	84	3.67	9

The p-value test did not show significance relative to race and ethnicity, and education level. Some roles and tasks showed a significant p-value within the gender differences. Table 5.21.2 presents the different means relative to gender as they relate to the survey respondents' self-perception to be able to accomplish the role and task.

Table 5.21.2 – Perceptions of Roles and Tasks Confidence by Gender

Roles/tasks	Male		Female		Not Disclosed	
	Mean	Count	Mean	Count	Mean	Count
Set and meet market share goals	3.32	63	2.95	58	3.40	5
Set and meet sales goals	3.39	64	3.14	58	3.00	5
Set and attain profit goals	3.51	63	2.98	59	2.40	5
Establish position in product market	3.32	63	2.93	59	2.40	5
Conduct market analysis	3.60	63	2.81	59	2.80	5
Expand business	3.63	63	2.81	59	2.20	5
New venturing and new ideas	3.75	63	3.42	59	2.80	5
New products and services	3.73	63	3.42	59	3.00	5
New markets and geographic territories	3.44	63	3.10	59	2.80	5
New methods of production, marketing, & mngmnt	3.60	62	3.08	59	2.60	5
Reduce risk and uncertainty	3.44	62	2.67	58	2.60	5
Strategic planning and develop information system	3.60	63	3.07	59	3.40	5
Manage time by setting goals	3.62	63	3.85	59	2.80	5
Establish and achieve goals and objectives	3.73	63	3.88	59	3.00	5
Define organizational roles, responsibilities, & roles	3.83	63	3.86	58	3.00	5
Take calculated risks	4.00	63	3.49	59	4.00	5
Make decision under uncertainty and risk	4.00	63	3.64	58	3.60	5
Take responsibility for ideas and decisions	4.32	63	4.27	59	4.40	5
Work under pressure and conflict	4.33	63	4.15	59	4.00	5
Perform financial analysis	3.26	62	3.00	59	3.20	5
Develop financial system and internal controls	3.22	63	2.83	59	3.60	5
Control cost	3.57	63	3.40	58	3.40	5

The p-value test did show significance regarding types of impairments. However, only four roles and tasks had a significant p-value. Those roles and tasks were “Take calculated risk,” “Make decision under uncertainty and risk,” “Take responsibility for ideas and decisions,” and “Work under pressure and conflict.”

Table 5.21.3 shows the means of these four roles and tasks as they relate to types of impairments.

Table 5.21.3 – Perceptions of Roles and Tasks Confidence by Impairment Type

Type of Disability/ Impairment	Take Calculated Risk	Make Decision Under Uncertainty	Take Responsibility for ideas/decision	Work Under Pressure	Count
Sleep Disorder/apnea	3.88	3.93	4.44	4.40	43
Significant Psychiatric Disorder	3.90	3.95	4.43	4.36	42
I have a disability or serious health condition, but it is not listed on this form.	4.15	4.20	4.60	4.58	40
Traumatic Brain Injury	3.94	3.69	4.19	4.25	16
I do not wish to identify my disability or serious health condition	2.80	3.00	3.80	3.93	15
Significant mobility impairment	3.67	3.58	4.25	4.33	12
Partial or complete paralysis (any cause)	3.80	3.80	4.40	4.00	10
I do not have a disability or serious health condition	3.80	4.00	4.50	4.30	10
Deaf or serious hearing impairments	3.71	3.86	4.14	4.00	7
Substance abuse	4.00	4.57	4.29	4.86	7
Epilepsy or other seizure disorders	4.33	3.67	4.00	4.33	3
Significant disfigurement	3.00	4.00	4.50	3.50	2
Intellectual/Developmen tal Disability	3.00	3.00	3.00	3.00	1
Blind or serious difficulty seeing even when wearing glasses	2.00	2.00	5.00	4.00	1
Missing extremities	5.00	4.00	3.00	4.00	1

In this chapter, the results of the survey were presented together with the results that showed significant differences among the types of entrepreneurs and their various backgrounds. These findings, together with the results of the case studies from Chapter 4, will be used for analysis and discussion in the next chapter, Chapter 6.

CHAPTER 6 - ANALYSIS AND DISCUSSION

The purpose of this study is to explore and describe, from a Critical Disability Theory (CDT) perspective, the lived experiences of entrepreneurs with disabilities as they pursue entrepreneurship as their employment option. The goal is to understand how these entrepreneurs and aspiring entrepreneurs with disabilities navigate challenges and barriers related to ableism, and additionally, to examine possible relationships among disability, entrepreneurship, and self-perception of entrepreneurs with disabilities.

The previous two chapters, Chapter 4 and Chapter 5, presented the results of the research conducted to inform this study. This chapter presents an analysis of those results and addresses each research question of this study with an overarching goal to understand if and how Critical Disabilities Studies perspectives can be engaged with entrepreneurship perspectives. The research questions are:

- a. What can we learn from lived experiences of entrepreneurs and aspiring entrepreneurs with disabilities?
- b. How do entrepreneurs and aspiring entrepreneurs with disabilities resist and navigate ableism?
- c. By engaging in entrepreneurship, how do the perceptions of entrepreneurs with disabilities change over time? How does their self-perception change?
- d. How do we create changes in communities for people with disabilities to accept entrepreneurship as an employment option?

What can we learn from the lived experiences of entrepreneurs and aspiring entrepreneurs with disabilities?

Considering that the goal of the overarching research question is to examine if and how critical disability studies (CDS) can be engaged with entrepreneurship perspective, the lived experiences of entrepreneurs and aspiring entrepreneurs with disabilities can provide insights and potential answers in this study.

Entrepreneurship and disability. In the case study, the participants identified entrepreneurship as something that is not simple. Rather, it requires the right mindset, a never-give-up attitude, resilience, persistence, and hard work. Despite these perceptions of entrepreneurship, the participants reported that disability is not a barrier for individuals with disabilities to pursue entrepreneurship as an employment option.

According to Table 5.9, the survey respondents indicate that starting a business is difficult; 49.04% of respondents agreed that “starting a business is difficult,” and 28.66% strongly agreed with that statement. Thus, 77.70% agree. However, similar to the case study, the majority, or 86.62% of survey takers, agree that entrepreneurship is a feasible employment option for people with disabilities.

In the case study, the participants expressed that disability does not define them, and one participant strongly rejected the idea that he has a disability. However, all of them have utilized resources and support offered to people with disabilities who want to start or grow their business. Moreover, the results imply that their disability has been the catalyst for exploring entrepreneurship as an employment option and starting their business in the first place. One could argue that this suggests that they had no other options; thus, they had to start their own business if they wanted to be employed at all. However, the results of Table

5.17, where survey respondents were asked to rate the reasons people with disabilities pursue entrepreneurship, make that argument weak.

The results of Table 5.16 indicate that people with disabilities start their business predominantly out of the desire for advancement. Specifically, 139 out of 147 survey respondents selected that they agree/strongly agree that people with disabilities pursue entrepreneurship out of a desire to be independent; 133 out of 147 survey respondents selected that they agree/strongly agree that entrepreneurship offers flexibility; 133 out of 146 selected that they agree/strongly agree it is an opportunity for economic or social advancement; and 137 out of 146 selected that they agree/strongly agree that entrepreneurship is a way to be in charge of one's future.

Further, Table 5.16 shows that, out of 146 survey respondents, 69 agree/strongly agreed; 42 disagreed/strongly disagreed; and 35 neither agreed nor disagreed that entrepreneurship is the last resort when other employment options haven't worked. On a similar note, out of 145 survey takers, 64 agree/strongly agreed; 29 disagreed/strongly disagreed; and 52 neither agreed nor disagreed that they pursue entrepreneurship because of discrimination in the workforce due to their disability.

That entrepreneurship is the last resort, and that it is an alternative employment option due to discrimination are valid reasons people with disabilities start a business; however, based on the survey results in Table 5.16 and Table 5.17, those are not significant reasons compared to advancement and improving one's skills.

Finally, an interesting finding that became evident in the case studies is that entrepreneurship is a means to overcome the stigma associated with a disability and ableist barriers. The participants did not start a business as a means to overcome a disability;

however, the entrepreneurial experience was empowering, “healing,” and gave them a “purpose.” Anna summarized this by saying that “entrepreneurship is a medicine.”

Motivations. The case study participants expressed that their disability does not define them. This finding aligns with existing literature, which shows that people with disabilities should not be defined by their disability, but rather by their experiences, skills, hopes, and motivations (Griffin & Hammis, 2003; Shaheen, 2015). This finding is further supported by the survey results of Table 5.16 and Table 5.17 that were discussed previously. Namely, advancement, improving one’s skills, and a desire to be independent were the major reasons people with disabilities start their business.

The results of the case study show that personal goals vary among the participants. On the other hand, when it comes to human development and social capital, those results overlap significantly. Consistent with the survey results in Table 5.16 and Table 5.17, the existing literature suggests that entrepreneurship and small business ownership offers people with disabilities the opportunity to “own their futures,” while at the same time offering them the flexibility to accommodate the unique challenges associated with a disability (Haynie & Shaheen, 2011; Renko et al., 2016; Shaheen, 2016). The unique challenges associated with their disability explain the differences in personal goals, which in return provide insight into why “flexibility” has been selected as one of the main reasons people with disabilities pursue entrepreneurship.

Thus, entrepreneurship provides people with disabilities *flexibility* to overcome their *unique challenges* associated with their disability. The study results suggest that flexibility makes them more independent, makes them the owner of their own future, and as such grants them access to opportunity for economic and social advancement. This is consistent with

Table 5.18, which shows that “a desire to be intendent” was the most frequently-selected reason why people with disabilities pursue entrepreneurship, followed by “flexibility.”

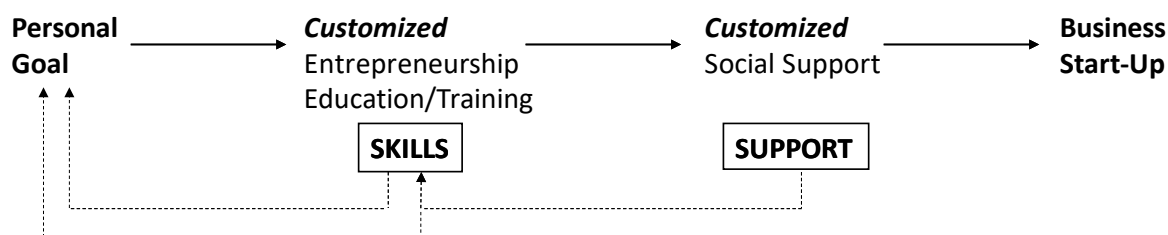
Each person has unique challenges; therefore, it is understandable that each case study participant had different personal goals and motivations. However, to take advantage of the flexibility and other benefits that entrepreneurship provides, each one of them had to leverage their human and social capital, which provides the means to pursue entrepreneurship. This explains why “advancement” received the highest score in Table 5.16, and why “improve skills” had a lower score than “advancement.” Namely, the results suggest that “advancement” and “independence” are the goals, and “improve skills” and “flexibility” are the means to pursue those goals.

Considering that entrepreneurship provides people with disabilities *flexibility* to overcome their unique challenges associated with their disability, the results of this study suggest that the means to overcome these challenges need to be unique, too. Across all case studies, the need for customized training and education was highlighted. Additionally, the need for continuing education/training and skill development were identified as critical for their business success, or rather, for the case study participants to achieve their personal goal. The results suggest that access to continuing education and training enables the entrepreneurs with disabilities to recognize their potential, or their full potential, and navigate their unique challenges. However, according to case study results and survey results reflected in Tables 5.16 and 5.17, education and training need to be customized. They also need to be flexible in order to accommodate the unique needs and/or challenges that people with disabilities face.

Similarly to the need for customized education/training, the case study results suggest a need for customized social capital or support. Due to their unique challenges, needs, and

circumstances, each entrepreneur had unique or custom social support. While some had support from family and friends, others perceived their family and friends to be a barrier. This is nothing new, as the literature suggests that the social capital and the network that it represents for aspiring entrepreneurs with disabilities intentionally and un-intentionally cause barriers to entrepreneurship (EMDA, 2009). Aspiring entrepreneurs with disabilities often lack the self-belief that they can start and operate a business successfully (EMDA, 2009; Kitching, 2014), and it is often their social network of friends, family members, and small business services providers who act in ways that undermine the aspiring entrepreneur's self-confidence and discourage start-up (Rizzo, 2002; Foster, 2010; Kitching, 2014). However, in the case study, all participants had access and participated in customized entrepreneurship programs for people with disabilities, and as such, all gained access to social support and capital through these programs. These supports included entrepreneurship mentors, small business service providers that were trained on inclusive entrepreneurship, staff within these customized entrepreneurship programs for people with disabilities, disability service providers that were trained on inclusive entrepreneurship, and their own customers.

The illustration in Table 6.1 reflects the findings of the case study as it relates to achieving personal entrepreneurship goals. On the other hand, these goals, as the study suggests, are fluid and *flexible* themselves, meaning that they evolve as the entrepreneurs and aspiring entrepreneurs with disabilities go through the customized entrepreneurship training and work with customized social capital, which enables them to address their unique challenges and needs.

Table 6.1 – Evolution of Personal Goal and the Business

The customized training that case study participants received indicates that every participant had equal opportunity to develop his or her human and social capital in an inclusive environment. One can classify this inclusive environment under inclusive education if one considers that inclusive education “develops...potential and respects...human dignity” (Peters, 2007, p. 99). While talking about inclusive school education, Peters (2007) indicated that school systems must furnish children with disabilities instructional support systems that are adequate. For example, they may provide flexibility with curriculums (both quantity and quality), flexibility with instructional methodology, and a “welcoming school community culture that goes beyond tolerance to acceptance” (p. 99). This study suggests that the same inclusion is necessary for adults with disabilities for their continuing education related to employment options, in this case, entrepreneurship.

The study by Harris et al. (2014) suggests that the government needs to have more involvement within entrepreneurship for people with disabilities. Namely, the government can provide services for education and training, create market-based incentives, and reduce disincentives generated by existing policies concerning benefits and asset development. Some of these will be discussed in greater detail later in this chapter under the “barriers” section; however, the market-based incentives were explored in the case study and were categorized under “motivations” (Harris et al., 2014).

The market-based incentives in this study were identified as government incentives. While all case study participants were aware of the different government incentives and thought of them in a positive and welcoming way, only one entrepreneur had taken advantage of them. Interestingly, all case study participants found out about these incentives through their customized training and education, and the one using these incentives has been leveraging his social support to tap into them and use them to grow his business.

The study suggests that none of the entrepreneurs started their business motivated by these government incentives, even though each case study entrepreneur qualifies for one or more government incentives. Joe, the entrepreneur using government incentives, used these to grow his business after he cultivated his social capital to include other entrepreneurs who work in the government contracting industry. At the time of data collection, two other entrepreneurs were exploring ways to access these government incentives. Sam was motivated to take advantage of these to grow his business, and Kim was motivated to get a woman and minority certification to help her clients, so they can show that they have a woman- and minority-owned businesses as one of their suppliers. Kim was responding to her customers' need for supplier diversity. Consequently, this is an opportunity for Kim to grow her business with her existing clients, too.

In contrast to Joe and Kim, Mike believes that these government incentives are barriers that prevent entrepreneurs from reaching their full potential. However, his belief and attitude are reflected in his personal goal, namely that his ability, skills, and social capital to achieve his mission define him – not the disability. These are his main motivation and the source of entrepreneurial drive.

So far, the findings suggest that aspiration is very strong among entrepreneurs with disabilities toward pursuing entrepreneurship as an employment option due to flexibility and the opportunity to achieve independence. Government incentives are less needed in cultivating entrepreneurial motivation, but more in easing the access barriers to resources and directing their (entrepreneurs with disabilities') motivation and drive through appropriate channels. This is similar to existing literature pertaining to minority groups in the U.S. and their motivation for startup, which shows that African American and Latino entrepreneurs are just starting or thinking about starting a business are motivated by the opportunity for independence rather than by government incentives and policies (Liu, 2012).

Finally, the existing literature on entrepreneurship and people with disabilities suggests funding of the start-up businesses as one of the barriers to entrepreneurship for people with disabilities (Bates, Jackson, & Johnson, 2007). Renko et al. (2015) found that people with disabilities “involve fewer people in ownership roles in their start-up ventures... and have lower levels of education and fewer financial resources than entrepreneurs without disabilities” (p. 571).

In this study, the access to funding was not identified as a barrier or a major barrier, thereby suggesting that social and institutional barriers are the ones contributing to stigma, to the disabling environments.

Barriers. The case study shows that all participants experience various types of barriers. The results suggest three major barriers: 1) lack of entrepreneurial awareness, 2) disability-related barriers, and 3) ableism.

1) *Lack of entrepreneurial awareness.* According to Haynie & Shaheen (2011), the challenge for many individuals with disabilities is the inaccessibility of education and

training programs focused on the “nuts and bolts” of small-business ownership – and more specifically, education and training that integrate business tools and skills with specialized education related to the opportunities and challenges of being a business owner with a disability.

The case study results are consistent with challenges suggested by Haynie & Shaheen (2011), who suggest that the lack of entrepreneurial awareness and access to the entrepreneurship resources and support was a challenge and a barrier. However, in addition to education and entrepreneurial training, the needs of their disability relative to their business (i.e. disability paperwork for self-employed individuals) were often overwhelming and caused not only practical challenges in terms of starting a business, but also emotional challenges caused by these barriers, which in turn had adverse effect on entrepreneurs’ motivation.

Table 5.18.1 shows that lack of business knowledge/education had a mean of 3.49 before the business start and 2.37 after the business start. Similarly, Table 5.18.3 shows that lack of resources (finances and social capital) had a mean of 3.5 before case study participants started and a mean of 2.78 after they started a business. Both barrier categories were more significant than the barrier related to lack of support (Table 5.18.2), which had a mean of 2.78 before and 2.26 after the business start. These results suggest that a lack of business knowledge/education and lack of resources were a more significant barrier for entrepreneurs with disabilities before they started their business.

2) ***Disability-related barriers.*** Regarding disability-related barriers, it became evident in the case studies that entrepreneurs experienced physical barriers as a direct result of their disability and/or barriers by medical care providers.

In her study, Lisa A. Schur (2003) found that over two-fifths of workers with disabilities are in some form of a nonstandard job—almost twice the rate of workers without disabilities. The primary explanation for those outcomes appears to be health problems. Schur (2003) suggest that it is not discrimination, but the way in which these jobs can accommodate health concerns, that primarily explains the high rates of nonstandard work among people with disabilities. Schur’s study (2003) provides an explanation that the disability-related barriers are health-related or physical barriers and supports the findings from this study that entrepreneurship provides *flexibility*, which was indicated in the “Motivation” section above.

Additional findings from this study indicate that health-related and/or physical barriers prevented entrepreneurs with disabilities sometimes to do physical work – or any type of work –and in some instances prevented them from communicating with others. Furthermore, the lack of proper care related to the physical need led to prolonged challenges that they experienced related to their physical care and well-being.

On the other hand, inconsistencies within the medical care provider services such as high turnover of case workers at VA, doctors misdiagnosing a medical condition, and the medical model approach of fixing or managing the disability caused additional challenges and barriers.

3) *Ableism*. The case study results indicate covert and/or overt ableism is a barrier and challenge for the entrepreneurs with disabilities. Each entrepreneur experienced ableism in different shapes and forms.

One entrepreneur in the case study, Mike, was consistently stating that he does not have a disability. This could be aligned with existing literature (Hope, 2016) indicating that, historically, veterans are reluctant to use the college’s disability resources, and some avoid

identifying themselves with a disability because doing so could be perceived as a weakness. However, Mike has two reasons. The first is the “disabling” behavior or attitude he experienced within services provided by disability services, and the second is the medical stigma that he experienced within the VA.

Mike had covert ableist experiences within the Office of Disability Services in higher education. He felt that these services were preventing him and others like him from realizing his full potential. He saw a lot of these services as “disabling” in themselves, as they provided an easy way out for people with disabilities. He believes that this becomes a learned behavior, and people tend to take the easy way out, which negatively impacts one’s personal goal. Thus, one will miss opportunities to recognize his or her real abilities and capabilities. Mike’s experiences and attitude toward these types of services are in line with existing literature, which warns that long-term involvement in disability services systems can contribute to “learned helplessness” that affects hope for the future (Anthony, 1993). Mike suggests that long-term involvement in disability services systems can prevent someone from having the right mindset, never-give-up attitude, resilience, and the determination to work hard. This can be a barrier considering the earlier findings in the “Entrepreneurship” section that indicate that starting a business is difficult.

On the other hand, Mike experienced overt ableist attitudes toward entrepreneurship for people with disabilities within the VA. From his interaction with the medical staff at the VA, Mike felt that they generalized everyone who had the same diagnosis and judged others based on the worst cases that these medical staff witnessed. Furthermore, in defining certain conditions, VA staff used language that was in itself “disabling.” For example, Mike experienced that they diagnosed people with Post Traumatic Stress Disorder (PTSD). The

language, especially the word “disorder,” indicated that something is wrong with the person. It is assumed, as the name indicates, that the person is not functioning properly. The medical definition of “disorder” in the Merriam-Webster (2018) dictionary is “a physical or mental condition that is not normal or healthy.”

Mike disagrees with the medical terminology used to define his experiences. He thought that it was not a disorder, but rather a stressful experience; thus, he called it Post Traumatic Stress (PTS), an experience that many encounter (i.e., some women who experience childbirth, some people that get into car accidents, and others that go through similar stressful experiences). Mike’s experiences within the VA did not encourage him to pursue entrepreneurship.

Mike believed that a person is the outcome of his or her surroundings, and the VA surrounds one with psychiatrists, psychologists, and others who are struggling, which affects the person negatively. Ultimately, if a person’s main motivation to start a business is his or her own personal goal, Mike is questioning what kind of goals that person can have, particularly entrepreneurial goals, in an environment that labels and treats everyone same based on the “disorder” and generalization of that “disorder,” rather than based on the person’s experiences and related needs.

Mike’s experiences provide insight into and an explanation of the results for perceptions of entrepreneurship among vocational rehabilitation service providers in the survey (see table 5.11). Overall, according to Table 5.11, there has been a negative perception of entrepreneurship among staff within vocational rehabilitation staff. This is contrary to the perception of other disability service providers. Considering Mike’s experience and the results of the survey, the vocational rehabilitation services within VA are impacted by the

medical model of disability. The medical model, a source of ableism, labels people with disabilities as ill, dysfunctional, and in need of medical treatment (Peña et al., 2016; Smart & Smart, 2007).

Similar to Mike, another entrepreneur, Sam, also experienced overt ableism by medical doctors, who labeled him as a “vegetable” due to his accident. It took Sam many years before he decided to start his business. The results suggest that Sam learned from his experiences of transporting family members to medical appointments that he can do this and get paid for it, too. Although Sam did this for many years, the negative label prevented him from making those initial steps to explore entrepreneurship as a self-employment option.

Sam believes that the doctors looked at his accident and physical condition rather than at him as a person and his human and social capital. This is in line with some literature that suggests that the perception of human and social capital of people with disabilities is negatively affected by the stigma toward the disability itself (Kulkarni & Longneck-Hall, 2014). Because of their disabilities, other respondents experienced similar attitudes toward them and their entrepreneurial goals from members of their families and the larger society.

Mike’s and Joe’s experiences are in line with the literature, which identifies that stigma and misconception experienced by people with disabilities can contribute to lack of choice and opportunities (Anthony, 1993; Evans & Repper, 2000; Shaheen, 2016). Moreover, their experiences support that society still views people with disabilities from a medical model perspective, in which individuals have been labeled as ill, dysfunctional, and in need of medical treatment (Peña et al., 2016; Smart & Smart, 2007).

Similarly, another example of medical stigma and misconceptions are Joe’s and Anna’s experiences with their family members. Joe’s wife believed Joe should become a janitor at

the VA because he had a disability. Anna's family did not believe in entrepreneurship. In addition to her family's negative attitude toward entrepreneurship due to her disability, some local entrepreneurs made derogatory comments related to her disability. Anna felt that these entrepreneurs looked at her disability and defined her based on the disability and not on her business idea, abilities, capabilities, and achievements. Sometimes, when she would disclose her disabilities, she felt that she was not taken seriously. These attitudes might explain the results (Table 5.20) in the survey in Q24 (See Appendix F).

The results of Q24 (Table 5.20) show that out of 133 entrepreneurs who answered the question, 47, or 35%, would never identify as person with disabilities; 44, or 33%, would rarely identify as person with disabilities; and only 13, or 9.8%, would always identify as person with disability. Similarly, 45, or 33.8%, would never identify as an entrepreneur with disabilities; 39, or 29.3%, would rarely identify as an entrepreneur with disabilities; and only 9, or 6.8%, would always identify as an entrepreneur with disabilities.

The survey respondents were given an option to list other titles that they use to self-identify. There were 19 titles listed under the "other" option, and none of these included "disability" or anything that indicates that they are a person with a disability. These results, coupled with case study results, suggest fear or caution of labeling and ableist attitudes among study participants. These findings can be explained by literature, which states the root of the societal ill comes from society, as stated by Shapiro (1993, p. 115): "Other people's attitudes, not one's own disability, were the biggest barrier" when it comes to stereotypes and discrimination against individuals with disabilities.

Considering the results of this study and the existing literature, it appears that ableism is the main barrier, as ableism creates prejudice toward disability itself. According to Goodley

(2011) these differences between people with disabilities and people without disabilities are constructed for a political reason; to maintain dominance. Thus, people who have any type of disability or types of disabilities are perceived by the larger society—again due to ableist views, and structures and policies established on those views—not to be able to pursue entrepreneurship as an employment option. However, the entrepreneurship tools and programs that are readily available to the larger society are developed within the ableist framework, excluding people with disabilities. This study suggests that ableism causes the lack of entrepreneurial awareness, another barrier identified in this study, as negative stereotypes and cultural values toward disability were identified within the medical structures (in this case study the VA staff, the medical doctor) and pre-entrepreneurship social capital (family and community members).

How do entrepreneurs and aspiring entrepreneurs with disabilities resist and navigate ableism?

Haynie and Shaheen (2011) found that people with disabilities, including veterans with disabilities, face many obstacles in obtaining resources needed to develop and implement their businesses. This is consistent with the barriers identified in the previous section of this study, which suggest overt and/or covert ableism to be the root barrier that has impacted the larger society, including the entrepreneurs' friends and family members, service providers, and policymakers.

The case study results suggest that entrepreneurs with disabilities overcame the obstacles created by ableism through participation in customized entrepreneurship training and programs for people with disabilities. The customized training has been the catalyst and the foundation for the entrepreneurial pursuit of case study participants. The customized training provided tools to aspiring entrepreneurs with disabilities to develop their human and social

capital, which shaped the entrepreneurial mindset and provided support in accessing resources needed for start-up, which Haynie & Shaheen (2011) identified as a barrier.

Customized training and education. In the case study results, both Mike and Joe (veterans with disabilities) stated that the Entrepreneurship Bootcamp for Veterans with Disabilities (EBV) program changed their mindset and how they view entrepreneurship. The EBV, as Mike said, ignited his “*entrepreneurial spirit*,” and both Mike and Joe give EBV sole credit EBV for their entrepreneurial pursuit and success.

According to the EBV syllabus, the goal of EBV is to:

Promote adaptable and reflective thinkers! You (participant) should complete the program with a self-awareness of your own strengths (and challenges) in the context of addressing problems in an entrepreneurial environment. (p. 1)

Here, EBV suggests that everyone is unique and has a unique set of strengths and weaknesses. Furthermore, the program description says:

The entire EBV program is about dreaming and action. We will challenge you to think and act boldly, and to break with conventional thinking when it comes to the realities of the marketplace and your own business ideas. You will learn from each other, so do not be shy to share your opinions and suggestions. Your EBV classmates will represent your “entrepreneurial social network,” and you will find that you will become valuable resources to each other as you pursue your entrepreneurial dreams. (pp. 1-2)

The goal and objective of the EBV program is the development of both human and social capital for each program participant while providing support throughout that process.

Similarly, Sam, Anna, and Kim participated in Start-Up NY program. According to Shaheen & Killeen (2009), Start-Up NY is a:

Multidisciplinary collaboration of highly skilled partners to provide a customized, intensive, and well-rounded training, technical assistance, counseling, and support program for people with disabilities interested in self-employment. (p 4)

All three entrepreneurs repeatedly credited Start-Up NY for their entrepreneurial pursuit and success.

The curricula of EBV and Start-Up NY emphasize individuals' strengths and weaknesses and provide tailored entrepreneurship training and assistance related to disability and benefits. The disability-related assistance is also focused on individual needs and provided through one-on-one sessions with benefits advisors.

The need for customized education and training is not a new concept, nor does it pertain to people with disabilities alone. There are several studies that suggest that the future of education for both youth and adults is customized education/training (Du, Fu, & Wang, 2014; Pritchett & Beatty, 2015; Sawyer, 2014). Both EBV and Start-Up NY have provided the case study participants an inclusive environment. Here, within these programs, the focus was not on the disability, but rather on the entrepreneurs' ideas and capabilities, and on further development of both the business ideas and the entrepreneurs' human and social capital. According to Block, Fisch, & Van Praag (2017), the environment is a key determinant for both innovation and entrepreneurship.

The inclusive environment and curriculum of EBV and Start-Up NY start with the evaluation of one's own strengths and weaknesses in the context of the entrepreneurial pursuit. This first step is significant, and it is in line with Kersh et al. (2011), who found that

adult learners' self-evaluation increases motivation to use and develop one's competences. Every program participant has a unique set of skills and challenges, and enabling them to recognize and understand them, without any prejudice, helps the small business advisor or small business counselor within EBV and/or Start-Up NY to customize an education plan for each participant's entrepreneurship path. A strengths-based approach not only develops the plan, but also assists the entrepreneur with disabilities in implementing that plan.

While providing assistance with customizing the plan and providing the basic entrepreneurship tools and training, both EBV and Start-Up NY used other resource providers and leveraged their expertise. For example, none of the programs offered disability benefits training and/or one-on-one counseling; however, they used existing services within the entrepreneur's environment—services that focus on disability-related benefits. Thus, none of the programs were a one-stop shop for entrepreneurs with disabilities. Rather, it appears these programs acted as a catalyst for customized education and training and as a connector to complementary resource providers within the community according to each entrepreneur's needs and entrepreneurial aspirations.

Finally, all case study participants shared that they believe that continuing education was necessary for them to grow. They recognized that their business couldn't grow without their personal growth. All have been pursuing continuing education, and Joe and Sam have paid for expert advice, mentoring, workshops, and other educational programs to advance their human capital.

Inclusive communities. The case study participants had a limited social network at their nascent stage or exploratory stage of entrepreneurship. This is consistent with previous academic research identified by Renko et al., 2016 that indicates that “the social networks of

individuals with disabilities tend to be smaller and less diverse, characterized primarily by interactions with family members, paid staff, and those with whom they reside (Lippold and Burns, 2009) “ (p. 558). Moreover, as seen in the “Results” and the “Barriers” discussions, that limited social network presented a direct or indirect barrier, i.e., family’s negative attitude toward entrepreneurship, or discouragement from disability case managers at the VA.

The way these entrepreneurs overcame a lot of their barriers, overt and covert, was through a customized support team developed within EBV and/or Start-Up NY. These team members came from their family, friends, paid staff, EBV/Start-Up NY staff, mentors identified through EBV/Start-Up NY, and other entrepreneurs with disabilities who were participants of EBV/Start-Up NY. These social teams have been very effective and contributed to the entrepreneurial pursuit of the entrepreneurs within the case study.

These findings are in line with previous research in employment for people with disabilities such as Potts’s (2005) study, which indicates that social support plays a more important role in employment attainment for people with disabilities, because a majority require some form of support from informal carers (Renko et al., 2016; Rizzo, 2002). Therefore, informal family support continues to play a significant role in the lives of these people, including their start-up efforts (Renko et al., 2016; Sanders and Nee, 1996), and this study suggests that the social capital of entrepreneurs with disabilities needs to include support beyond family and paid staff, i.e., case managers. The peer support plays a significant role within EBV and Start-Up NY, and both programs have provided various platforms for their program participants to network and socialize.

The EBV and Start-Up NY programs were able to develop entrepreneurship communities, which empowered their members through continuing education, sharing of resources, mentoring, opportunity/lead creation and generation, and creation of an environment inclusive of and/or friendly toward entrepreneurs with a disability.

In the exploratory research for this study, a mental health case manager shared that he felt that the networking opportunities—for example, monthly luncheons for Start-Up NY participants—were a “huge piece that they [the program] accomplished.” He added that people with mental health issues, in particular, tend to be isolated and that “the opportunity to go someplace where they could feel comfortable and talk to other people with similar barriers and challenges was a huge thing.”

In their study, McBeath, Drysdale, & Bohn (2018) find that there is a direct correlation between peer support and a sense of belonging for people with mental health and help-seeking behaviors. McBeath et al. (2018) found out that peer support and a sense of belonging were essential protective factors for university students’ mental health and well-being, particularly during off-campus work terms or when transitioning to the labor market after graduation. These findings are comparable to the findings from this study, as EBV and Start-Up NY both have created a sense of belonging through peer support and community.

McBeath et al. (2018) summarized:

A sense of belonging has been referred to as the need for affection between people (Murray, 1938), the need for positive regard from others (Rogers, 1951), belongingness (Baumeister and Leary, 1995; Goodenow and Grady, 1993; Maslow, 1943), affiliation motivation, and the need for relatedness – which Deci and Ryan (1991) suggest encompasses a person’s striving to relate to others and to feel that

those others are relating authentically to them. Vallerand (1997) further suggests that the need for relatedness involves feeling that one belongs in a social milieu. (p. 40)

Even if labeled as the need to belong to a community, the need for affection between people, or the need for relatedness, “a sense of belonging” indicates a human need (McBeath et al., 2018). Most theorists agree that a sense of belonging is a basic and essential human need and a product of an “innate human drive” (Baumeister and Leary, 1995; McBeath et al., 2018). As result, social isolation and a threatened sense of belonging have been linked to depression, angst, unhappiness, history of mental health treatment, suicidal ideation and attempts, a weakened immune system, and a higher risk of other mental and emotional disorders (Baumeister and Leary, 1995; McBeath et al., 2018; Thoits, 2011; Wang et al., 2014). Furthermore, McBeath et al. (2018) share that “loneliness, isolation, and alienation – feelings directly related to one’s social and mental well-being – are among the most commonly-reported psychological symptoms for those seeking counseling” (p. 40).

That most entrepreneurs with disabilities who participated in the study were isolated prior to their entrepreneurship experiences – they stayed mostly with their families and were labeled “disabled” by their medical providers – suggests that they were deprived of a meaningful sense of belonging. This provides a correlation and explanation as to why Anna considers entrepreneurship to be a “medicine,” why Mike changed his social network from medical staff to other entrepreneurs, why Sam and Joe focus on building and maintaining good relationships with people, why Kim let go of naysayers. This study suggests that entrepreneurship or the EBV/Start-Up NY programs gave them a sense of belonging, gave them an inclusive community that provides them with support in accessing necessary resources that helped them start and sustain their businesses.

In their study, McBeath et al. (2018) identified that “higher levels of school belongingness are associated with more positive academic, social, and mental health outcomes, including better academic motivation, higher grade point averages, lower dropout rates, and better social-emotional functioning” (p.40). Although that research on the subject of school belonging has focused on the secondary school community, the results of this dissertation study provide a reason to believe that the construct of program belonging may have especially important implications among entrepreneurs with disabilities relative to their entrepreneurial success and overall wellbeing. “In fact, social support buffers the negative effects of stress, and higher levels of perceived social support are linked to more positive coping strategies” (p. 40).

By engaging in entrepreneurship, how do the perceptions of entrepreneurs with disabilities change over time? How does their self-perception change?

The social cognitive theory proposes that people’s behaviors can be predicted most often by the beliefs they hold regarding their own capabilities. This belief is often referred to as self-efficacy (Lam, 2012; Pajares, 2010). According to Bandura and Locke (2003), efficacy beliefs contribute to individuals’ level of motivation and performance.

The research data from this study suggest that there is a correlation between self-efficacy and motivation to pursue entrepreneurship. Tables 5.18.1-5.18.4 suggest that when it comes to support (Table 5.18.2) and personal obstacles (Table 5.18.4), the majority of survey respondents did not see those two as major obstacles. Moreover, the barrier “Mindset” (“I have a disability, thus I can’t be an entrepreneur”) is the barrier that had received the lowest mean (Table 5.19). This means that the majority of survey respondents do not see this as a barrier. Rather, it suggests that the majority of survey respondents have the opposite mindset. For example, “I have many abilities, and thus I can be an entrepreneur.” This is consistent

with case study outcomes (see Table 4.1), which suggest not only that the entrepreneurs do not perceive disability as a barrier to entrepreneurship, but also that one needs the right “mindset” for entrepreneurship.

Similarly, survey respondents and case studies suggest that motivation coupled with support increases the motivation to pursue entrepreneurship. Similar to personal obstacles, the “Lack of Support” (Table 5.18.2) suggests that most participants had experienced positive support from their social capital at the beginning of their entrepreneurial pursuit that increased (became more positive) as they started the business (Table 5.19). This is similar to other studies, which suggest that one contextual variable that predicts adaptive behavior during adolescence is perceived social support (Chu, Saucier, & Hafner, 2010; Danielsen, Wiium, Wilhelmsen, & Wold, 2010; Ramos-Díaz, Rodríguez-Fernández, Fernández-Zabala, Revuelta, & Zuazagoitia, 2016), understood as individuals’ feeling that their social network provides adequate support in moments of need (Lakey & Scoboria, 2005).

Overall, the greatest barriers to entrepreneurship were the lack of business knowledge (Table 5.18.1) and lack of resources (Table 5.18.3). While the results of these two barriers before the business start-up had identical means (3.49 and 3.50), their means differ after the business start-up (2.37 and 2.78). The results suggest that through education and entrepreneurial practice, business knowledge improves and becomes less of an obstacle (see also Tables 5.19 and 5.21). Thus, entrepreneurs’ human development improves through education and social capital support. On the other hand, “lack of access to finances and capital” remains a barrier that entrepreneurs with disabilities experience, in both survey results and in the case study. Their ability to obtain funding improves as they start a business, but it is still a barrier.

According to Perry (2003), for entrepreneurship programs for people with disabilities to succeed, marketing skills, access to credit, and long-term support and follow-up are needed. This study supports Perry's (2003) statement, as the survey and case studies show the effectiveness of inclusive education and social capital; however, they also indicate that access to capital and finances remains a barrier for many of them. One of the reasons for this can be, as World Report on Disability (2011) suggests, that many people with disabilities have few assets to secure loans, and may have lived in poverty for years, which could have affected their credit history and their overall financial wellness.

To summarize, people with disabilities who engage in entrepreneurship start with the development of the "right attitude," which means that they focus on their abilities. Following that, they leverage resources available to them to develop social capital. Using social capital, they expand their social support and access other resources that become part of their extended social capital. Through their social capital, they further develop or acquire new skills and abilities, leading them to entrepreneurship and business start-up. In the context of this study, considering the ableism that has been ingrained in many aspects of the entrepreneurship process, the entrepreneurs from the case study have used the inclusive entrepreneurship process to overcome medical stigma and ableist barriers. Moreover, inclusive entrepreneurship, coupled with the "right mindset" of the entrepreneurs with disabilities, has increased their entrepreneurial motivation and self-efficacy.

How do we create changes in communities for people with disabilities to accept entrepreneurship as an employment option?

This study suggests that institutions do not intentionally exclude people with disabilities from entrepreneurship. People with disabilities, while given access to entrepreneurship and entrepreneurial opportunities, are often not given the support that enables them to translate

access to entrepreneurship into successful entrepreneurship outcomes. In order for people with disabilities to accept and consider entrepreneurship as an employment option, three major changes need to be considered. The overarching change is the creation of an inclusive entrepreneurship environment. This can be achieved through foundational changes within services offered at both small business and disability services providers.

Inclusive Entrepreneurship. The stigma toward disability negatively affects the perception of human and social capital of people with disabilities (Kulkarni & Longneck-Hall, 2014). While on one side, people with disabilities need inclusive entrepreneurship education and training, on the other side, institutions and other public stakeholders serving people with disabilities need disability and disability culture competency training (Griffin et al., 2008). In the study by Harris et al. (2014), entrepreneurs with disabilities believed that in order to be successful in their business ventures, they preferred that the government has more involvement by providing services for education and training, creating market-based incentives, and reducing disincentives generated by existing policies related to benefits and asset development. This study's results suggest that the human and social capital of entrepreneurs with disabilities needs to be developed in order for them to access governmental/public and private resources and incentives.

The outcomes of this study are parallel to the findings of Engstrom & Tinto (2008), who studied access to higher education of disadvantaged students. Engstrom and Tinto (2008) found that too often the conversations about access to education ignore the fact that without support, many students, especially those who are poor or academically underprepared, are unlikely to succeed. Furthermore, Engstrom and Tinto (2008) encourage usage of learning communities, which require that faculty and staff change the way they work and, in some

cases, think. They have to collaborate in constructing coherent places of learning where students are connected not only to each other and the faculty but also to other support services on campus.

Both EBV and Start-Up NY have created learning communities and thus have enabled entrepreneurs with disabilities to navigate the challenges and barriers they face. The customized training and education, coupled with inclusive communities, has given significant support to entrepreneurs with disabilities to access and leverage resources available to them.

Additionally, along with the suggestions of Engstrom and Tinto (2008) that faculty and staff change the way they work and, in some cases, think, the EBV and Start-Up NY appear, compared to other entrepreneurship programs, to have changed the approach to entrepreneurship for people with disabilities. For example, unlike other small business service providers such as SBDC and SCORE, Start-Up NY does not start with business planning once a person with disabilities enters the program; rather, they begin with entrepreneurial awareness or discovery. At this stage, a counselor helps the aspiring entrepreneur with disability navigate through his or her strengths, weaknesses, human development plan, social capital development, and business feasibility analysis. Furthermore, according to Start-Up NY staff and mental health case workers, the significant positive impact Start-Up NY participants experienced happened when Start-Up NY brought on board, for the entrepreneurial awareness stage, a business counselor/navigator who had a background in social work.

Part of that entrepreneurial awareness stage is the introduction of entrepreneurs within the inclusive community by inviting them to the monthly lunches. Here, all participants introduce themselves, their business idea, and the stage of their start-up. They also share any

good news and get a chance to hear a speaker. These speakers tend to be other entrepreneurs with disabilities and/or local resources and service providers who are partners within the Start-Up NY program. For example, Cooperative Credit Union comes in and talks about financial literacy programs they have, matching savings programs called Individual Development Accounts (IDA), how to open an account, and much more.

On the other hand, EBV starts with a three-week online class. In each class, there are 25-30 veterans with disabilities. The online class focuses on ideation, opportunity recognition, analysis of one's strengths and weaknesses, connecting passion and strength to the business idea, and feasibility analysis. Moreover, through various online assignments and a discussion board, it engages participants to interact with each other, provide feedback to each other, share networks and contacts, and ultimately create a sense of camaraderie, a sense of belonging, and a community. Moreover, the online class enables all participants to be on a similar level in terms of entrepreneurial awareness, education, and skills by the time they complete the class.

The online class is followed by an eight-day residency. Once the participants arrive, they feel connected with each other because they had the opportunity to interact and work with each other virtually. The residency further develops their skills and also extends their social capital through access to new faculty, instructors, staff, volunteers, mentors, investors, and other supporters of the program.

Following the residency program, the EBV offers a technical assistance program, which continues to engage the program graduates, connect them with resources and mentors, and assist with any needs they have related to entrepreneurship. Finally, once a year, EBV hosts the EBV National Conference to offer advanced entrepreneurship training and further

develop the social capital. The program has grown so robustly that now more than 150 graduates attend the conference.

Both programs have found unique ways to develop both human and social capital. They have collaborated with other service providers in constructing coherent places of learning and development, where people with disabilities are connected not only to each other and the program staff but also to other support services related to both small business development and disability.

These programs of study have demonstrated alternative perspectives among the stakeholders involved with their programs. For example, they have shown that entrepreneurs with disabilities can be successful, and that disability is not a barrier to entrepreneurship. This study suggests that these outcomes can be leveraged in order to address the stigma against entrepreneurship for people with disabilities among small business and disability service providers.

Small Business Service Providers. In chapter 5, Table 5.10 shows the results of perception of small business service providers related to their support of people with disabilities as they explore or pursue entrepreneurship. Overall, there is a positive attitude (mean = 3.51; agree) and support among the small business service providers. Considering that the survey takers were EBV and/or Start-Up NY program participants, this should not be a surprise. Similarly, the case study participants had a positive experience with small business service providers.

The mean goes down to 3.0 (neither agree nor disagree) for the sub question asking whether small business service providers have a good understanding of the abilities of people with disabilities, and it goes down to 2.96 for the question of whether small business service

providers were well informed about resources and services available to people with disabilities.

If these results were the outcome of a survey of a general population of people with disabilities, one can say that there is a lack of awareness and collaboration between small business services and disabilities services providers. However, considering that this is a survey among entrepreneurs with disabilities who participated in an inclusive entrepreneurship program, it is rather problematic. It is even more problematic if one considers that these are the results of successful entrepreneurship programs for people with disabilities. What would be the outcomes of entrepreneurs with disabilities who did not go through an inclusive entrepreneurship program?

Regardless, the outcomes suggest the presence of ableism and that there is a need to educate small service providers about abilities of people with disabilities from the perspective of what they can be, what they can do, what they have done, and what they are achieving if provided customized training and support in accessing and using existing resources.

Furthermore, the results suggest that small service providers need to engage the larger community and be aware of resources available to people with disabilities relative to their disability, benefits, social capital, community, and human development.

Disability service providers. In this study, disability services providers include every public and private organization that serves people with disabilities pertaining to their needs, accommodations, benefits, and resources related to disability.

In chapter 5, Table 5.11 shows the results of perceptions of disability service providers related to their support of people with disabilities as they explore to or are pursuing

entrepreneurship. The table divides the results between disability service providers and vocational rehabilitation service providers.

Overall, the outcomes related to disability services providers are similar to the outcomes for small business service providers in Table 5.10. There is positive support of disability service providers toward entrepreneurship in the experiences of the survey respondents. However, disability service providers seem to have a little bit better understanding of entrepreneurship and entrepreneurship-related resources than small business service providers relative to disability and disability related resources. While not a significant difference, it suggests that more needs to be done to educate small business service providers about disability and disability-related resources.

Furthermore, considering that this is an inclusive entrepreneurship program, the results are indicating that, just as within the small business service providers, there is a need to educate disability service providers about entrepreneurship as an employment option for people with disabilities. Table 5.20 shows that most entrepreneurs had a positive attitude about their abilities to become an entrepreneur, as a majority disagreed that “I have a disability; thus, I can’t be an entrepreneur” is a barrier. Moreover, per Table 5.19, the mindset was not perceived as a barrier. This further emphasizes the significance of mindset and the role disability service providers play in assisting people with disabilities to explore entrepreneurship as an employment option.

From the preliminary interviews for this study with individuals that worked within the disability space, there seem to be some misconceptions about entrepreneurship—mainly that entrepreneurship has been viewed as ‘capitalism.’ This is problematic in the sense that, while there is evidence that capitalism has been exploiting workers, empowering ableism, and

discriminating against individuals with disabilities (Dorado & Ventresca, 2012; Erevelles, 2011; Lukes, 2005; Russel, 1998; Shapiro, 1994), there is a difference in the definitions of entrepreneurship and capitalism.

Misconceptions like these can further prevent people with disabilities from pursuing entrepreneurship as an employment option, thus, this study implies that training and education about entrepreneurship (what it is and what it is not), entrepreneurship resources, and entrepreneurship outcomes (for example, success stories of EBV and/or Start-Up NY) are needed.

The survey outcomes related to vocational rehabilitation service providers indicate a lack of support for entrepreneurship among people with disabilities. Considering that the survey respondents were predominantly entrepreneurs with disabilities who completed or are going through inclusive entrepreneurship training, the results indicate that vocational rehabilitation service providers compare less favorably than small business service providers relative to their attitude toward entrepreneurship as an employment option for people with disabilities. Additionally, they (service providers) appear not to have a good understanding of entrepreneurship and entrepreneurship resources for people with disabilities.

Outcomes like these are consistent with preliminary research for this study, which indicates that vocational rehabilitation centers have policies that are not friendly to entrepreneurship. For example, when a person is satisfactorily and continuously employed for at least 90 days, that person's case meets the criteria for closure and is considered a success (OCFS, 2018). However, in entrepreneurship, the timelines vary, and there is much uncertainty, which causes vocational rehabilitation counselors not to consider entrepreneurship as an employment option (BBI, 2010). In order to bring about change,

vocational rehabilitation service providers need to review and update their policies and incentivize their staff to educate their clients on inclusive entrepreneurship opportunities. Finally, staff needs to receive the similar or the same training as disability service providers mentioned previously.

Summary. In order to create inclusive entrepreneurship and allow people with disabilities to explore entrepreneurship as an employment option, this study suggests that communities need to develop an inclusive environment. Stigma toward people with disabilities is socially constructed and in order to change the perceptions of people with disabilities toward entrepreneurship, the community at large needs to change their perceptions about people with disabilities. To make these changes and overcome the barriers created through socially constructed ableism, an inclusive environment needs to be developed and sustained.

According to the findings in this study, an inclusive environment includes collaboration and cross referral between small business and disability service providers. These two have to collaborate in constructing for aspiring entrepreneurs with disabilities coherent places of learning where they are connected not only to each other and these service providers but also to other support services and resources in the community and/or nationwide.

Furthermore, considering the technologies available, these service providers need to prevent entrepreneurs with disabilities to fall through the cracks. Not allowing them to fall through the cracks means that, within their collaboration and creation of coherent places of learning, service providers become part of the social capital of entrepreneurs with disabilities within their communities and have access not only to a customized plan for each entrepreneur with disability but also to resources each entrepreneur with disability has been

leveraging compared to his/her customized plan. There seems to be a need for service providers to develop an integrated data collection tool. This level of engagement on the part of the service provider will assist the entrepreneur when and where needed. The data collection serves several purposes: to track the entrepreneurs' progress, to collect data needed for reporting purposes of each service provider, and to measure their impact and learn what are the best practices and outcomes.

Additionally, the study indicated that it would be beneficial that service providers share their best practices and success stories to the wider community. Information-sharing will raise awareness among small business and disability services providers and the larger community that entrepreneurship is a feasible employment option for people with disabilities.

Finally, on the policy side, this study suggests that policies related to entrepreneurship and disability need to be reviewed among small service providers, disability services providers, and vocational rehabilitation service providers. While the staff at these service providers might have a positive opinion of entrepreneurship as an employment option for people with disabilities, their policies and reporting requirements might hinder or prohibit them from presenting entrepreneurship as a viable employment option to the people with disabilities whom they serve.

Can Critical Disabilities Studies be engaged with Entrepreneurship Perspectives?

In this study, the Critical Disability Studies (CDS) framework provided wide-ranging insights into barriers and solutions experienced by entrepreneurs and aspiring entrepreneurs with disabilities. In view of Goodley (2013) "the word "critical" denotes a sense of self-appraisal; reassessing where we started, where we are now and where we might be going" (p. 632). The self-appraisal and reassessment are critical in CDS framework. It suggests a

comprehensive analysis of an issue or topic of research. Thus, in this study, allowing the researcher to explore the complex interplay of inclusion/exclusion and intersectionality between disability and entrepreneurship.

If critical disability studies rethink the conventions, assumptions, and aspirations of research, theory, and activism (Shildrick, 2009, 2012), then it is positioned to challenge the structures of control and exclusion, ableist structures. According to Peña et al. (2016) and this study, the structures of control and exclusion use the creation of knowledge and meaning to maintaining the status quo. The CDS's self-appraisal and reassessment encompass an analysis of both disability and entrepreneurship. Hence, it expands the platform of interdisciplinary research and provides insights not only into barriers to entrepreneurship within those two fields (disability and entrepreneurship) but also into practical solutions for entrepreneurs and aspiring entrepreneurs with disabilities.

This study, by engaging CDS with entrepreneurship perspectives, revealed barriers to entrepreneurship within disability and entrepreneurship perspectives respectively. On the other hand, it revealed solutions, too. The "critical" self-appraisal and reassessment suggest ableist structures of control within both disability and entrepreneurship perspectives. However, rather than being just critical (or overcritical) that those exist, this study – through the CDS framework – offers insights into solutions that address and overcome these ableist structures/barriers for people with disabilities.

The outcomes of this study imply an added value for entrepreneurs and aspiring entrepreneurs with disabilities. The added value, i.e., inclusive entrepreneurship program, insinuates improvements of services and potential policies as they relate to entrepreneurs and aspiring entrepreneurs with disabilities. Thus, CDS is well position to engage with

entrepreneurship perspectives as both disability and entrepreneurship fields benefit from “critical” self-appraisal, reassessment, and deconstruction of cultural hierarchies that present a barrier to economic access and justice.

CDS contains a robust normative dimension that implies what is right or wrong as regards social arrangements. It benefited this study in exploring and highlighting barriers to entrepreneurship for people with disabilities. On the other hand, studying entrepreneurship programs that are customized for people with disabilities provides not only insights into personal experiences of living with a disability, but also the significance of the differences between socially created disadvantages and advantages. Related to CDS, this study suggests that people with disabilities require more than the removal of barriers if they are to achieve social justice. While it is important to deconstruct socially created barriers to entrepreneurship, this study informs that CDS can benefit from analyzing and understanding phenomena that have been working for people with disabilities.

CHAPTER 7 - CONCLUSION

Chapter Overview

This chapter includes study findings, study limitations and directions for future research, and ends with a call to conceive “inclusive entrepreneurship” within the field of entrepreneurship and disability studies.

Overview of Findings

This study of entrepreneurs with disabilities provided the opportunity to explore the overall experiences of entrepreneurs with disabilities through the lens of critical disability theory and mobilized the research to investigate how these entrepreneurs and aspiring entrepreneurs with disabilities navigate challenges and barriers related to ableism. It also examined possible relationships among disability, entrepreneurship, and self-perception of entrepreneurs with disabilities.

The research utilized a mixed method study design through qualitative case studies that helped broaden the understanding of lived experiences of entrepreneurs with disabilities and informed the quantitative survey that helped quantify the perceived barriers and challenges of entrepreneurs with disabilities as they pursue entrepreneurship as an employment option.

The study looked at perceptions of entrepreneurship, disability, barriers to entrepreneurship, and self-perceptions of entrepreneurs with disabilities. Various themes emerged from an analysis of the results. The themes indicated that positive “mindset” toward entrepreneurship and disability is an indicator of entrepreneurial pursuit. However, there is more required than a positive “mindset”; entrepreneurs’ access to inclusive training, continuous entrepreneurship education, social capital, and disability-related resources were key factors in pursuing entrepreneurship.

The primary qualitative themes indicated that entrepreneurs with disabilities liked the flexibility that entrepreneurship offers, particularly because it allowed them to navigate around their disability, benefits, and other challenges and barriers they faced when pursuing traditional employment (full-time job working for someone else). Further, the qualitative themes indicated that entrepreneurship or the pursuit of entrepreneurship has been seen as a mean to overcome barriers linked to the stigma and societal perception that individuals with disabilities are not capable of pursuing self-employment.

Results from the quantitative analysis helped to broaden the understanding of the study and to connect the experiences of entrepreneurs with a disability before business start-up and after the business start-up. The quantitative results indicate that entrepreneurs with disabilities who have been in business have high levels of self-perception that is increased through human and social capital development provided through inclusive entrepreneurship training.

Limitations of the Study

This study is potentially limited by several factors. It focused on entrepreneurs with disabilities who went through inclusive entrepreneurship programs. These inclusive entrepreneurship programs are limited in numbers. Thus, we cannot necessarily generalize findings to the broader population of people with disabilities aspiring to or currently running a small business. However, it introduces the reader to potential outcomes of inclusive entrepreneurship, which can be compared and potentially “leveraged” for a study of other inclusive programs, entrepreneurship, and disability.

Regarding the quantitative dataset, the sample is relatively small and is not nationally representative. Moreover, while the survey has been disseminated through three different channels, Entrepreneurship Bootcamp for Veterans with Disabilities (EBV), Start-Up NY

Program, and Griffin-Hammis Associates, the majority of respondents were entrepreneurs from EBV. Thus, the entrepreneurs with disabilities within the study were predominantly veterans, who in most cases had a military service-connected disability. This may explain the high percentage of survey takers with a high level of education. It needs to be acknowledged that it may be the case that study participants may differ from peers in their willingness to participate in surveys due to the nature of their disability and to military and educational experiences in which they were accustomed to do paperwork (i.e., take surveys, file reports, provide feedback, take tests, etc.).

Furthermore, according to a sample size calculator, the survey would have needed to collect data from 383 total respondents in order to be able to serve as a basis to make generalizations about the population. Regarding the “population,” considering that a majority of survey takers were veterans with service-connected disability, 383 veterans would have needed to take the survey for the survey to serve as the basis to make generalizations about the veteran population.

Other limitations of the survey are a respondent proclivity toward giving socially acceptable answers and the fact that people have incomplete or inaccurate memories of past events (Dillman, 2007; Neumann, 2013). Considering that this was a survey about entrepreneurs with disabilities, the ableist stigma could have affected how survey takers answered certain questions i.e. to make them more in line with what is ‘socially expected’ by the larger society. Furthermore, the survey had questions related to the past, which could have been skewed depending on how much the survey taker was able to remember.

This study set out to examine the lived experiences of entrepreneurs with disabilities and how they navigate the challenges related to ableism at the intersection of disability and

entrepreneurship. The study identified discrimination that was also related to gender and race. This suggests a broader look into the intersectionality of gender, race, and disability as it related to barriers that entrepreneurs with disabilities experience. According to Bécaries & Priest (2015, p.12) “socioeconomic inequalities in the US are driven by racial and gender bias and discrimination at structural and individual levels.” A broader look at the intersectionality of gender, race, and disability would inform the complexity of barriers experienced by entrepreneurs and aspiring entrepreneurs with disabilities and their entrepreneurial outcomes.

A final limitation was the sites chosen for participation in this study, which render the findings unable to be generalized. The sample relied on the data from Entrepreneurship Bootcamp for Veterans with Disabilities (EBV), Start-Up NY Program, and Griffin-Hammis Associates. These are inclusive entrepreneurship programs and/or organizations. The data could be generalizable to other inclusive entrepreneurship programs but not to other entrepreneurship programs that do not focus or are not trained on training aspiring entrepreneurs with disabilities.

Implications

This study suggests the following implications:

Overall, the study results are in support that discriminatory practices and ableism are present and a barrier regarding the inclusion of individuals with disabilities in the training, entrepreneurship, and other areas of entrepreneurship that are typically readily available and necessary for individuals’ development (Erevelles, 2011). However, the study results suggest that there are opportunities and ways for people with disabilities to navigate these barriers and leverage them to pursue their employment (entrepreneurial) goals.

Entrepreneurship is a feasible employment option for people with disabilities (Blanck et al., 2007; Rizzo, 2002; Shaheen, 2016). However, from the results of this study, a question to consider is whether people with disabilities are even aware of or are utilizing the resources, accommodations, benefits, and programs available to them when thinking about entrepreneurship as an employment option.

Considering the resources available to people with disabilities, both disability and small business service providers need to be educated about entrepreneurship and disability, respectively. The study suggests the need to use an inclusive educational/training approach to make the information accessible to all people with disabilities through an inclusive or universally-designed curriculum. The study indicates that these inclusive entrepreneurship programs (EBV and Start-Up NY) use a curriculum that has options for making learning accessible and appropriate to people with diverse backgrounds, disabilities, learning styles and abilities. This best practice is consistent with findings of Simoncelli & Hinson (2008) related college students with learning disabilities and online learning. The study suggests that the “gate keepers”—in this case, the small business and disability service providers—need to be adequately trained and educated on entrepreneurship and disability.

Furthermore, consistent with existing literature, the study suggests that entrepreneurship and small business ownership offer people with disabilities the opportunity to “own their futures,” while at the same time offering them the flexibility to accommodate the unique challenges associated with a disability (Haynie & Shaheen, 2011; Renko et al., 2016; Shaheen, 2016). The unique challenges associated with their disability explain the differences in personal goals, which in return suggest that entrepreneurial success and performance cannot be generalized. This has both policy-related and practical implications.

On the policy level, this study supports that “one-size-fits-all” types of training programs for entrepreneurs may not cater to the specific needs of entrepreneurs with disabilities (Renko et al., 2016). Regarding people with disabilities, the emphasis should be on customized entrepreneurship training. The aspiring entrepreneurs with disabilities, as the study shows, lack business knowledge and access to business-related resources.

Furthermore, while entrepreneurs need customized training, they also need social support. Aspiring entrepreneurs with disabilities often lack the self-belief that they can start and operate a business successfully (EMDA, 2009), and it is often their social network of friends, family members, and small business services providers who act in ways that undermine the aspiring entrepreneur’s self-confidence and discourage start-up (Rizzo, 2002; Foster, 2010; Kitching, 2014).

However, this study suggests that an inclusive entrepreneurship program provides access to customized social support and social capital for entrepreneurs with disabilities through local mentors, small business service providers who were trained on inclusive entrepreneurship and disability, staff within these customized entrepreneurship programs for people with disabilities, disability service providers that were trained on inclusive entrepreneurship, and their own customers. Thus, inclusive entrepreneurship seems to provide a solution; namely, it assists entrepreneurs with disabilities to find the “right fit” for their social support and capital.

Evidence from this study suggests that disability service providers have misconceptions or lack of understanding of entrepreneurship, and parallel to this, small business service providers have misconceptions or lack of understanding of disability, abilities, and

capabilities of people with disabilities. Hence, the study supports the need for training or professional development programs for both disability and small business service providers.

Findings of this study have supported and confirmed outcomes of previous research related to disability and entrepreneurship i.e. Harris et al. (2013) Haynie & Shaheen (2011), Kitching (2014), Renko et al. (2016), Shaheen (2011, 2016), gained new insights into lived experiences of entrepreneurs with disabilities, and uncovered new barriers and challenges that entrepreneurs with disabilities face. Considering these outcomes, the implication and conclusion of this study is that Critical Disability Study (CDS) can be engaged with entrepreneurship perspectives and it expands the framework of knowledge creation related to disability and entrepreneurship.

Recommendations for Future Research

The goal of the Critical Disability Study (CDS) is to identify “how social, political, and educational contexts serve as sites for (in)justice” (Peña et al., 2016, p.89). Through the use of multiple analytic lenses, such as intersectionality of disability studies and entrepreneurship, this study identified ways that people with disabilities were able to empower and emancipate themselves and pursue their entrepreneurial goals. This study suggested that there are misconceptions about disability within small business service providers’ spaces, and misconceptions of entrepreneurship within the disability service providers’ space. Considering that the “creation of knowledge and meaning is also implicit in maintaining structures of control and exclusion” (Meekosha & Shuttleworth, 2009), further research on misconceptions of entrepreneurship and disability within disability studies and entrepreneurship is needed. The data that were collected and the analysis provided by this study create a sound foundation for future research.

One area for investigation relates to entrepreneurship education and the language used within higher education and training that affects and impacts the future employees of small business service providers. How is the preparatory education of these small business service providers contributing to the contexts that serve as sites for (in)justice? This study could involve ethnographic research of education and training curriculum used to prepare these future small business service providers. An additional area for further research includes exploring the policies that empower and/or prevent inclusive entrepreneurship from gaining wider public acceptance and utilization. One way to approach this would be to compare the experiences of entrepreneurs with disabilities who go through “traditional” entrepreneurship program versus those who go through an inclusive entrepreneurship program.

There is also a need to conduct further research into the perceptions of entrepreneurship within disability service providers’ spaces. One area for investigation relates to entrepreneurship in the context of language and how it is perceived within disability studies, social justice, and other education programs within higher education that affect and impact the future employees of the disability service providers. Is, and if yes, how is the preparatory education of these disability service providers contributing to the contexts that serve as a barrier for people with disabilities to pursue entrepreneurship? Since findings of this study suggest that disability providers have a “critical” view of entrepreneurship, it would be helpful to find out when is one too critical, and when being too critical leads to (in)justice.

(Re)Conceiving “Inclusive Entrepreneurship”

Although there is abundant literature on self-employment at an international level (Evans & Jovanovic, 1989; Blanchflower & Oswald, 1998; Blanchflower, 2000; Brown et al., 2006; Hyttinen & Rouvinen, 2008; Naudé, 2014), the evidence on entrepreneurship and

disability is still largely unexplored because most studies about disability and employment have excluded self-employment (entrepreneurship) from their analysis (Baldwin & Johnson 1995; Kidd, Sloane, & Ferko, 2000; Pallisera, Vilà, & Valls, 2003; Danieli & Wheeler, 2006; Pagán, 2009). However, just recently, there has been an increase in the study of the intersection of entrepreneurship and disability (Caldwell et al., 2012; De Clercq & Honig, 2011; Harris et al., 2013; Renko et al., 2016; Shaheen, 2016).

This study suggests that inclusive entrepreneurship provides solutions to barriers for entrepreneurs with disabilities. Further, the study suggests that inclusive entrepreneurship has identified “new access” to entrepreneurial start-up for people with disabilities. Even though there is an increase in academic research related to entrepreneurship and disability, and there are successful entrepreneurship programs for people with disabilities, not much has changed regarding policies and practices of the wider community of small business services and disability service providers.

One can assume that the lack of academic research that studies entrepreneurship and disability is a contributing factor to the status quo. If this is the case, then the lack of academic research focused on the study of entrepreneurship and disability serves as a site (resource) for injustice. Furthermore, considering that academic research is critical to the economic and social development of society, without research that focuses on disability and entrepreneurship, one can't expect much advancement of economic and social development of society as it relates to the inclusion of people with disabilities within entrepreneurship (the ultimate way to access the American Dream).

This study shows also that inclusive entrepreneurship not only benefits the person with a disability; it benefits the greater community. Thus, if society is better equipped to embrace

inclusive entrepreneurship, more people with disabilities will be able to access the American Dream. Paul Longmore (2003, p. 258) in his book explained what that access means for people with disabilities:

We, like all Americans, have talents to use, work to do, our contributions to make to our communities and country. We want the chance to work and marry without jeopardizing our lives. We want access to opportunity. We want access to work. We want access to American Dream.

Davis (2002) argues that:

Disabled people are the ultimate intersectional subject, the universal image, the important modality through which we can understand exclusion and resistance. Indeed, the fact that disability absorbs the fetishized and projected insecurities of the precariously 'able-bodied' suggests that disability studies scholars are in a key position to challenge a host of oppressive practices associated with dominant hegemony of able society (as cited in Goodley, 2003, p 84).

Considering that people with disabilities are the universal image, then intersecting disability study with entrepreneurship study would improve the overall access to entrepreneurship. This supports the notion that "accessibility" benefits the larger community, regardless of disability status (Malhotra & Rowe, 2014). Furthermore, as identified in this study, CDS can be used as a critical examination of forces that maintain the barriers to entrepreneurship; therefore, it can and it should be engaged with entrepreneurship perspectives. Thus, an inclusive entrepreneurship field of study, an intersection of disability studies and entrepreneurship study, can benefit the larger (global) society.

APPENDICES

APPENDIX A – IRB Approval

SYRACUSE UNIVERSITY



INSTITUTIONAL REVIEW BOARD MEMORANDUM

TO: Alan Foley
DATE: July 6, 2018
SUBJECT: **Renewal Approval - Expedited Review**
IRB #: 12-051
TITLE: *Experiences of Entrepreneurs with Disabilities: A Critical Disability Theory Perspective*

The request for renewal of your human subjects protocol has been reviewed by the Institutional Review Board (IRB) and has been evaluated for the following:

1. the rights and welfare of the individual(s) under investigation;
2. appropriate methods to secure informed consent; and
3. risks and potential benefits of the investigation.

Your protocol is approved for implementation and operation for a period of one year, from **July 5, 2018 to July 4, 2019**. If appropriate, attached is the protocol's approved informed consent document, date-stamped with the expiration date. This document is to be used in your informed consent process. If you are using written consent, Federal regulations require that each participant indicate their willingness to participate by signing the informed consent document and be provided with a copy of the signed consent form. Regulations also require that you keep a copy of this document for a minimum of three years.

CHANGES TO APPROVED PROTOCOL: By its very nature, research involving human participants often requires change in plans and procedures. You are reminded of your responsibility to obtain IRB approval of any changes in your protocol prior to implementing them, except when such change is essential to minimize harm to the participants. Changes in approved research initiated without IRB review and approval to eliminate apparent immediate hazards to the participant must be reported to the IRB within five days. Protocol changes are requested on an amendment application available on the IRB web site; please reference your IRB number and attach any documents that are being amended.

CONTINUATION BEYOND APPROVAL PERIOD: To continue this research project beyond **July 4, 2019** you must submit a renewal application for review and approval. A renewal reminder will be sent to you approximately 60 days prior to the expiration date. *(If the researcher will be traveling out of the country when the protocol is due to be renewed, please renew the protocol before leaving the country.)*

UNANTICIPATED PROBLEMS INVOLVING RISKS: You must report any unanticipated problems involving risks to subjects or others within 10 working days of occurrence to the IRB at 315.443.3013 or orip@syr.edu.

SYRACUSE UNIVERSITY



STUDY COMPLETION: Study completion is when all research activities are complete or when a study is closed to enrollment and only data analysis remains on data that have been de-identified. A Study Closure Form should be completed and submitted to the IRB for review ([Study Closure Form](#)).

Thank you for your cooperation in our shared efforts to assure that the rights and welfare of people participating in research are protected.

Katherine McDonald
IRB Chair

DEPT: Teaching & Leadership, 152 Huntington Hall

CC: Mirza Tihic

APPENDIX B – Interview Consent Form



Consent Form I

SCHOOL OF EDUCATION Syracuse University IRB Approved
Cultural Foundations of Education

JUL 5- 2018 JUL 4 - 2019

CONSENT FORM

Study of Lived Experiences within Inclusive Entrepreneurship

1. **Purpose of the Study:** My name is Mirza Tihic. I am a graduate student at Syracuse University. I am inviting you to participate in a research study that I am conducting for my doctoral dissertation. This form explains the study to you. The purpose of this research is to study experiences of entrepreneurs with disabilities. As a person that went through inclusive entrepreneurship training, I am asking you to participate in this research study. The main objective of the research is to understand the experiences you have had as you have been pursuing self-employment (entrepreneurship) as an employment goal. The study will take into account entrepreneur's individual characteristics, resources, skills, and benefits available to the entrepreneur. In this study, I focus on entrepreneurs who are considered individuals with disabilities.
2. **How were you chosen?** I will interview entrepreneurs and aspiring entrepreneurs that participate or have participated in an inclusive entrepreneurship program.
3. **What will be involved in participating?** I will schedule one or more interviews with you, depending on what your best availability is. Ordinarily the interviews will last between an hour and two hours. With your permission I may audio-tape the interviews so that I do not miss any important information that you talk about during the interviews, and I will make transcripts from the tapes. You can choose whether or not you would allow me to audio tape the interviews. Your participation is completely voluntary.
4. **Who will know what I said?** Only the staff of the study will have access to your tapes and transcripts. The staff includes Prof. Alan Foley, a professor at Syracuse University, and Mirza Tihic a PhD student at Syracuse University. All your information will be kept confidential.
5. **What risks and benefits are associated with participation?** I do not foresee any risks to you other than a possible breach of confidentiality and possible discomfort or strong emotions that may arise while answering questions. To protect against that risk I will ensure that your tapes and transcripts are held in my home office and that access to them is limited to the researcher and professor only. Your name will not appear on the transcripts. In any publication or public statement based on the study, all names, occupations, or other potentially identifying information will be kept confidential. Two years after the study the tapes will be destroyed. In case of discomfort, if you feel uncomfortable answering a question, you may choose to skip a question. A referral will be provided to you, if you experience distress or discomfort during the interview.
 Sometimes people find participating in an interview to be beneficial insofar as gives them a chance to talk about things that matter to them. Also, in this study, your views and perspective on the entrepreneurship training and education will be emphasized, and an opportunity will be provided to reach out to decision makers by contributing to scientific research. Your contribution may help increase



Consent Form 1

SCHOOL OF EDUCATION
Cultural Foundations of Education

awareness as to how more effective small business ownership policies can be designed and implemented.

6. **What are my rights as a respondent?** You may ask any questions regarding research, and they will be answered fully. You may choose or refuse to answer any question. If you choose not to participate, this will not result in any negative consequences. If you give consent and later change your mind, you may withdraw your consent at any time.
7. **What will be published?** We will make our findings known through class presentation and class final project. We hope to use the research to publish in one or two article length reports in professional journals or as book chapters. In any articles, reports, or presentations reporting the findings from this research study, we will use a made-up name for you. The audiotapes will be locked away and destroyed as soon as the interviews are transcribed. We will not disclose any information other than as described above.
8. **If you want more information, whom can I contact about the study?** This study has been reviewed and approved by the Syracuse University Institutional Review Board for the Protection of Human Subjects. If you have any questions concerning your rights as a participant, or if you would like to address any concern or complaint to anyone other than the researcher, you can reach the Board at 315-443-3013. If you have any questions, concerns or complaints about any aspect of this research, I can be contacted at 315-443-3445, and my faculty supervisor Prof. Alan Foley can be contacted at 315-443-5087.

Signing your name below means that you agree to participate in this research study, and that you attest that you are 18 years or older. Additionally, you will be given a copy of this form after you have signed it.

I agree to be audio-taped during the course of the individual interviews.

I don't want to be audio-taped during the course of the individual interviews.

Signature of Participant: _____

Print Name of Participant: _____

Date: _____

Mirza Tihic (signature): _____

Date: _____

Syracuse University IRB Approved

JUL 5 - 2018 JUL 4 - 2019

APPENDIX C – Interview Discussion Guide

Considering that CDS is critical examination of unequal relations of power and hegemonic forces that maintain an uncritical acceptance of structural arrangements, institutions, and policies that perpetuate oppressive conditions and problems, can it be engaged with entrepreneurship perspectives?

- a. What can we learn from lived experiences of entrepreneurs and aspiring entrepreneurs with disabilities?
- b. How do entrepreneurs and aspiring entrepreneurs with disabilities resist and navigate ableism?
- c. By engaging in entrepreneurship, how do the perceptions of entrepreneurs with disabilities change over time? How does their self-perception change?
- d. How do we create changes in communities for people with disabilities to accept entrepreneurship as an employment option?

Introduction: I would like to talk to you about your experiences as an entrepreneur with disabilities. Specifically, I am interested in the roles that ableism (discrimination in favor of able-bodied people) and discrimination may have played in your experiences as an entrepreneur and aspiring entrepreneur.

- Can you briefly tell me about your employment history - the different types of employment you've had over the years
- What influenced you to become self-employed?
- Exactly how did you get started?
- How would you define yourself as a worker? (e.g. as an entrepreneur with disability, a business woman, self-employed, a business owner) and why?

- Would you define yourself as an entrepreneur with disability?
- What benefits or disadvantages do you see in being an entrepreneur/self-employed?
- Describe what you've learned in doing such work (about yourself and your business)?
- Are there services as a self-employed individual with disabilities you have not received and would like to have access to?
- How do you evolve in your business? (courses/networking/community/church)
- What do you think is the key to a successful business?
- How would being an entrepreneur with disability be different from being an entrepreneur without disability?
- What role has being an entrepreneur with disabilities played in your business activities?
- What were challenges you have experienced as an entrepreneur with disability?
- How did you overcome them?
- What role has being an entrepreneur with disabilities played in your business activities?
- Describe your interactions with entrepreneurs with and without disabilities.
- Tell me about your interactions with small business service providers (i.e. SBDC, SSIC, Women Business Center, SCORE, etc)
- Do you have a disability/VR case workers? If yes, tell me about your interactions with him/her.
- Tell me about your interactions with family and friends since you started pursuing entrepreneurship.
- Tell me about your interactions with your customers.
- Is there anything else that you would like to add?

APPENDIX D –Text for survey recruitment via email

Dear _____,

Thank you for allowing me to share my survey with your program participants.

This is a research study that I am conducting for my doctoral dissertation. The purpose of this research is to study experiences of entrepreneurs with disabilities. The main objective of the research is to understand the experiences entrepreneurs with disabilities have had as they have been pursuing self-employment (entrepreneurship) as an employment goal. The study will take into account entrepreneur's individual characteristics, resources, skills, and benefits available to the entrepreneur. In this study, I focus on entrepreneurs who are considered individuals with disabilities.

This online survey will take approximately 10-15 minutes to complete, and all responses are entirely anonymous. The survey takes places online, using a survey tool called Qualtrics.

If you and/or your program participants have any questions, concerns or complaints about any aspect of this research, I can be contacted at 315-443-3445 or mtihic@syr.edu, and my faculty supervisor Prof. Alan Foley can be contacted at 315-443-5087.

Please bear in mind that as the participants click on the link, the first they will see is the attached consent form (ATTACH consent form). Without consenting, they will not be able to participate.

Can you please share the link to the survey with your participants: (INSERT link to the survey)

Again, thank you,

Mirza

APPENDIX E – Survey Consent Form



Consent Form 2

SCHOOL OF EDUCATION Syracuse University IRB Approved
Cultural Foundations of Education

CONSENT FORM

JUL 5 - 2018

JUL 4 - 2019

Study of Lived Experiences within Inclusive Entrepreneurship

1. **Purpose of the Study:** My name is Mirza Tihic. I am a graduate student at Syracuse University. I am inviting you to participate in a research study that I am conducting for my doctoral dissertation. The purpose of this research is to study experiences of entrepreneurs with disabilities. The main objective of the research is to understand the experiences you have had as you have been pursuing self-employment (entrepreneurship) as an employment goal. The study will take into account entrepreneur's individual characteristics, resources, skills, and benefits available to the entrepreneur. In this study, I focus on entrepreneurs who are considered individuals with disabilities.
2. **What will be involved in participating?** The survey will take approximately 10-15 minutes of your time to complete, and your responses are entirely anonymous. Please note that the survey is designed such that your answers to certain questions, will determine the subsequent questions you are asked. This means that not everyone completing the survey will be asked the same questions. This is intentional. Also please know that you can exit the survey at any time by saving your work and returning to it later.
3. **Who will know what I selected/answered in the survey?** Your survey answers will be sent to a link at Qualtrics.syr.edu where data will be stored in a password protected electronic format. Qualtrics does not collect identifying information such as your name, email address, or IP address. Therefore, your responses will remain anonymous. No one will be able to identify you or your answers, and no one will know whether or not you participated in the study. Whenever one works with e-mail or the internet there is always the risk of compromising privacy, confidentiality and/or anonymity. Your confidentiality will be maintained to the degree permitted by the technology being used. It is important for you to understand that no guarantees can be made regarding the interception of data sent via the internet by third parties
4. **What risks and benefits are associated with participation?** I do not foresee any risks to you other than a possible discomfort or strong emotions that may arise while answering questions. In case of discomfort, if you feel uncomfortable answering a question, you may choose to skip a question or stop the participation in the survey. Also, in this study, your experiences and perspective on the entrepreneurship training and education will be emphasized, and an opportunity will be provided to reach out to decision makers by contributing to scientific research. Your contribution may help increase awareness as to how more effective small business ownership policies can be designed and implemented.
5. **What are my rights as a participant?** You may choose or refuse to answer any question. If you choose not to participate, this will not result in any negative consequences. If you give consent and later change your mind, you may withdraw your consent at any time. Your participation is entirely voluntary, and you may exit the survey at any time. Most of the questions are not required so you may skip questions that you prefer not to answer or select the "prefer not to answer" for those questions that require a response.



SCHOOL OF EDUCATION
Cultural Foundations of Education

Consent Form 2

6. **If you want more information, whom can I contact about the study?** This study has been reviewed and approved by the Syracuse University Institutional Review Board for the Protection of Human Subjects. If you have any questions concerning your rights as a participant, or if you would like to address any concern or complaint to anyone other than the researcher, you can reach the Board at 315-443-3013. If you have any questions, concerns or complaints about any aspect of this research, I can be contacted at 315-443-3445 or mtihic@syr.edu, and my faculty supervisor Prof. Alan Foley can be contacted at 315-443-5087.

Please print this consent text for your records.

AUTHORIZATION: Clicking on the "Agree" option below indicates that:

- You have read the above information.
- You voluntarily agree to participate.
- You are at least 18 years of age.

- Agree
- Disagree

Syracuse University IRB Approved

JUL 5 - 2018

JUL 4 - 2019

APPENDIX F – Online Survey

Thank you for taking this short survey. This survey is one part of an effort to understand how the perceptions of entrepreneurs with disabilities change over time. Please note that in the survey, “entrepreneurship” and “self-employment” will be used interchangeably.

The survey will take approximately 10-15 minutes of your time to complete, and your responses are entirely anonymous. Please note that the survey is designed such that your answers to certain questions, will determine the subsequent questions you are asked. This means that not everyone completing the survey will be asked the same questions. This is intentional. Also please know that you can exit the survey at any time by saving your work and returning to it later.

SECTION 1—ENTREPRENEURIAL PERCEPTIONS

1. Are you currently an entrepreneur (self-employed)?

Yes

No → SKIP to Q5

I am taking steps to start my own business → SKIP to Q4

Past entrepreneur → SKIP to Q3

2. If you are currently entrepreneur, **how long have you been self-employed?** → SKIP to Q4

Less than 6 months

Between six months and a year

Between 1-3 years

Between 3-5 years

Between 5-10 years

More than 10 years

More than 15 years

2.1 What type of business do you have? → SKIP to Q5

For-profit

Not-for-profit

Hybrid (Combination of not-for-profit and for-profit)

3. If you are a past entrepreneur, **how long were you self-employed?**

Less than 6 months

Between six months and a year

Between 1-3 years

Between 3-5 years

Between 5-10 years

More than 10 years

More than 15 years

3.1 What type of business did you have? → SKIP to Q5

For-profit

Not-for-profit

Hybrid (Combination of not-for-profit and for-profit)

4. If you are taking steps to start a business, what type of business do you plan to start? → **SKIP to Q5**

- For-profit
- Not-for-profit
- Hybrid (Combination of not-for-profit and for-profit)

5. On a 5-point scale, please rate the extent to which the following statements below reflect your perceptions about your experiences as an entrepreneur or aspiring entrepreneur. (1=Strongly Disagree; 2= Disagree; 3= Neither Agree Nor Disagree; 4= Agree; 5=Strongly Agree)

Personal Perspectives:

- Starting a business is difficult
- Achieving work-life balance is difficult
- Entrepreneurship is a feasible employment option for people with disabilities
- There are many entrepreneurship opportunities available to people with disabilities in America
- I would recommend my friends and family members to pursue entrepreneurship (start a business)
- I would encourage and support my friends and family members in their pursuit of entrepreneurship (starting/growing a business)

Support and Assistance from Small Business Service Providers (i.e. SBA, SCORE, SBDC, VBOC, etc.):

- Small business service providers support people with disabilities who want to start a business
- Small business service providers have clear understanding about the abilities of people with disabilities
- Small business service providers are well informed about services and resources available to people with disabilities
- Small business service providers discriminate against people with disabilities

Support and Assistance from Disability Service Providers:

- Disability service providers support people with disabilities who want to start a business
- Disability service providers are well informed about entrepreneurship opportunities and resources available to people with disabilities
- Disability service providers have clear understanding about entrepreneurship
- Disability service providers embrace entrepreneurship as employment option for people with disabilities
- Disability services providers have a good understanding of disability related benefits and how they work for self-employed individuals (entrepreneurs)
- Vocational rehabilitation centers support people with disabilities who want to start a business
- Vocational rehabilitation centers have clear understanding about entrepreneurship
- Vocational rehabilitation centers are well informed about entrepreneurship opportunities and resources available to people with disabilities
- Vocational rehabilitation centers embrace entrepreneurship as employment option for people with disabilities
- Vocational rehabilitation centers have a good understanding of disability related benefits and how they work for self-employed individuals (entrepreneurs)

Support and Assistance from Friends and Family:

- My community has been supportive of people with disabilities pursuing entrepreneurship
- My family has been supportive of my efforts in starting a business
- My friends have been supportive of my efforts in starting a business
- My family is actively involved in my business

6. On a 5-point scale, please rate how helpful were following service providers and groups.
 (1=Never Used (not applicable); 2= Not helpful at all; 3= Somewhat helpful; 4= Helpful; 5=Very Helpful)

Small Business Administration resources/programs:

- SBA District Offices
- SBA Regional Offices
- SCORE Business Mentors
- Small Business Development Centers (SBDC)
- Veteran's Business Outreach Centers (VBOCs)
- Procurement Technical Assistance Centers (PTACs)

VA and DOL resources/program

- Vocational Rehabilitation service providers
- VA Vocational Rehabilitation
- Department of Labor
- Disability case manager/worker

Entrepreneurial Programs

- Boots to Business (B2B)
- Boots to Business Reboot
- Entrepreneurship Bootcamp for Veterans with Disabilities (EBV)
- Veterans Entrepreneurship Program (VEP)
- Veteran Women Ignite the Spirit of Entrepreneurship (V-WISE)
- Bunker Labs
- Patriot Boot Camp
- VET-TECH
- Entrepreneurship program(s) dedicated for people with disabilities
- Other program(s), please specify _____

Other Program/Resource

- Entrepreneurship meetup groups (1million cups, meetup.org or other)
- Local University or Community College
- Entrepreneurship Conferences (GrowthCon)
- Local small business incubators
- Other entrepreneurs
- Other entrepreneurs with disabilities
- Mentor(s)
- Masterminds
- Toastmaster
- Other, please specify _____

7. On a 5-point scale, please rate the extent to which the following statements reflect your perceptions about why people with disabilities pursue entrepreneurship (self-employment).
(1=Strongly Disagree; 2= Disagree; 3= Neither Agree Nor Disagree; 4= Agree; 5=Strongly Agree)

It's an opportunity for economic or social advancement
 They pursue entrepreneurship out of a desire to be independent
 It is a pathway to better education and to develop skills
 It offers flexibility
 It is the last resort when other employment options haven't worked
 It is a way to be in charge of one's future
 It's an opportunity to work with others and in groups
 It offers an opportunity to fully use their unique skills and knowledge
 Discrimination in the workforce due to one's disability
 Opportunity to develop leadership skills
 Other (Please write) _____¹

7.1. Please rank the top three statements that reflect your perceptions about why people with disabilities pursue entrepreneurship (self-employment).

It's an opportunity for economic or social advancement
 They pursue entrepreneurship out of a desire to be independent
 It is a pathway to better education and to develop skills
 It offers flexibility
 It is the last resort when other employment options haven't worked
 It is a way to be in charge of one's future
 It's an opportunity to work with others and in groups
 It offers an opportunity to fully use their unique skills and knowledge
 Discrimination in the workforce due to one's disability
 Opportunity to develop leadership skills
 Other (Please write) _____²

8. On a 5-point scale, Please rate the extent to which the following statements below reflect barriers to entrepreneurship that you perceived BEFORE you started your business.
(1=Strongly Disagree; 2= Disagree; 3= Neither Agree Nor Disagree; 4= Agree; 5=Strongly Agree)

Fear of failure
 Fear of losing benefits
 Mindset ("I have a disability, thus I can't be an entrepreneur/self-employed")

Lack of training or education related to my business
 Lack of understanding of business infrastructure components (inventory, financial tracking, taxes, accounts receivable/payable, etc)
 Lack of legal counsel/advice (i.e., trademark, founding documents, LLC formation, lease)
 Lack of Business plan development

¹ These were derived out of Blanck, P. D., Sandier, L. A., Schmeling, J. L., & Scharz, H. A. The Emerging Workforce of Entrepreneurs with Disabilities: Preliminary Study of Entrepreneurship in Iowa"(2000). *Iowa L. Rev.*, 85, 1583-at.

² These were derived out of Blanck, P. D., Sandier, L. A., Schmeling, J. L., & Scharz, H. A. The Emerging Workforce of Entrepreneurs with Disabilities: Preliminary Study of Entrepreneurship in Iowa"(2000). *Iowa L. Rev.*, 85, 1583-at.

Lack of marketing and/or branding assistance
 Lack of business experiences
 Lack of confidence
 Lack of time management
 Lack of focus

Lack of support from small business service providers (i.e. SBDC, SCORE, Women Business Center)
 Lack of support from disability service providers
 Lack of support from other people with disabilities
 Lack of support from family
 Lack of business mentorship
 Lack of camaraderie (being surrounded by likeminded individuals)

Lack of finances and capital
 Lack of access to business incubator resources
 Lack of networking opportunities with other business owners
 Other (please write)_____

9. On a 5-point scale, please rate the extent to which the following statements reflect the challenges that you have experienced AT THE TIME WHEN YOU LAUNCHED YOUR BUSINESS. (1=Strongly Disagree; 2= Disagree; 3= Neither Agree Nor Disagree; 4= Agree; 5=Strongly Agree)

I faced challenges in operating my business due to:

Fear of failure
 Fear of losing benefits
 Mindset (I have a disability, thus I can't be an entrepreneur/self-employed)

Lack of training or education related to my business
 Lack of understanding of business infrastructure components (inventory, financial tracking, taxes, accounts receivable/payable, etc)
 Lack of legal counsel/advice (i.e., trademark, founding documents, LLC formation, lease)
 Lack of Business plan development
 Lack of marketing and/or branding assistance
 Lack of business experiences
 Lack of confidence
 Lack of time management
 Lack of focus

Lack of support from small business service providers (i.e. SBDC, SCORE, Women Business Center, etc)
 Lack of support from disability service providers
 Lack of support from other people with disabilities
 Lack of support from family
 Lack of business mentorship
 Lack of camaraderie (being surrounded by likeminded individuals)

Lack of finances and capital
 Lack of access to business incubator resources
 Lack of networking opportunities with other business owners
 Other (please write)_____

10. On a 5-point scale, please rate the extent to which the following statements reflect the challenges that you experience CURRENTLY. (1=Strongly Disagree; 2= Disagree; 3= Neither Agree Nor Disagree; 4= Agree; 5=Strongly Agree)

Today, I face challenges in operating my business due to:

Fear of failure

Fear of losing benefits

Mindset (I have a disability, thus I can't be an entrepreneur/self-employed)

Lack of training or education related to my business

Lack of understanding of business infrastructure components (inventory, financial tracking, taxes, accounts receivable/payable, etc)

Lack of legal counsel/advice (i.e., trademark, founding documents, LLC formation, lease)

Lack of Business plan development

Lack of marketing and/or branding assistance

Lack of business experiences

Lack of confidence

Lack of time management

Lack of focus

Lack of support from small business service providers (i.e. SBDC, SCORE, Women Business Center, etc)

Lack of support from disability service providers

Lack of support from other people with disabilities

Lack of support from family

Lack of business mentorship

Lack of camaraderie (being surrounded by likeminded individuals)

Lack of finances and capital

Lack of access to business incubator resources

Lack of networking opportunities with other business owners

Other (please write)_____

11. To what extent have you identified yourself publicly in the following roles?

	Never	Rarely	Sometimes	Often	Very often
Entrepreneur	1	2	3	4	5
Businessman/businesswoman	1	2	3	4	5
Entrepreneur with disability	1	2	3	4	5
Chief Executive Officer	1	2	3	4	5
Serial entrepreneur	1	2	3	4	5
Person with disability	1	2	3	4	5
Social entrepreneur	1	2	3	4	5
Other (_____)	1	2	3	4	5

SECTION 2: ABOUT YOURSELF

1. In the following questions, please indicate your degree of certainty in performing each of the roles/tasks on a 5 –point scale ranging from 1= completely unsure to 5 = completely sure³

³ Used Self-efficacy instrument from Chen et al. (1998)

Set and meet market share goals
 Set and meet sales goals
 Set and attain profit goals
 Establish position in product market
 Conduct market analysis
 Expand business

New venturing and new ideas
 New products and services
 New markets and geographic territories
 New methods of production, marketing, and management
 Reduce risk and uncertainty
 Strategic planning and develop information system
 Manage time by setting goals
 Establish and achieve goals and objectives
 Define organizational roles, responsibilities, and roles

Take calculated risks
 Make decision under uncertainty and risk
 Take responsibility for ideas and decisions
 Work under pressure and conflict

Perform financial analysis
 Develop financial system and internal controls
 Control cost

SECTION 3—DEMOGRAPHIC CHARACTERISTICS

1. What is your sex?

- Male
- Female
- Prefer not to answer

2. What is your race or ethnicity? Select all that apply.

- White, Anglo, or Caucasian
- Black or African American
- Hispanic or Latino/a
- Asian
- American Indian or Alaska Native
- Native Hawaiian or Pacific Islander
- Other _____
- Prefer not to answer

3. What is your current age?

- Less than 21 years
- 21-24 years
- 25-29years
- 30-34years
- 35-39years
- 40-44years

- 45-49 years
- 50-54 years
- 55-59 years
- 60-64 years
- 65 or older
- Prefer not to answer

4. What is your marital status?

- Single, never married
- Married
- Life-Partner
- Divorced
- Widowed
- Other, please specify _____
- Prefer not to answer

5. Do you have any children

- Yes (If Yes – How many)
- No
- Prefer not to answer

6. What is the highest level of education you have completed?

- Less than high school
- High school diploma/GED
- Some college (1-4 years, no degree)
- Associate's degree
- Bachelor's degree
- Master's degree
- Professional degree (MD, JD)
- Doctoral degree
- Other, please specify _____
- Prefer not to answer

7. Where do you currently reside?

- Northeast - New England (Maine, New Hampshire, Vermont, Massachusetts, Rhode Island, Connecticut)
- Northeast - Mid-Atlantic (New York, Pennsylvania, New Jersey)
- East North Central (Wisconsin, Michigan, Illinois, Indiana, Ohio)
- West North Central (Missouri, North Dakota, South Dakota, Nebraska, Kansas, Minnesota, Iowa)
- South Atlantic (Delaware, Maryland, District of Columbia, Virginia, West Virginia, North Carolina, South Carolina, Georgia, Florida)
- East South Central (Kentucky, Tennessee, Mississippi, Alabama)
- West South Central (Oklahoma, Texas, Arkansas, Louisiana)
- Mountain (Idaho, Montana, Wyoming, Nevada, Utah, Colorado, Arizona, New Mexico)
- Pacific (Alaska, Washington, Oregon, California, Hawaii)

SECTION 4—SERVICE CHARACTERISTICS

1. What best describes your current military status?

- Active duty

- National Guard
- Reserves
- Veteran (No reserve service obligation remaining, Individual Ready Reserve)
- Family member or dependent of a member of the U.S. Armed Forces or Veteran → **SKIP TO Next Section**
- None of the above → **SKIP TO Next Section**

2. To what branch of the service do/did you belong? Please select only one.

- Army
- Navy
- Air Force
- Marine Corps
- Coast Guard
- Public Health Service
- National Oceanic and Atmospheric Administration Commissioned Corps
- Other, please specify _____
- Prefer not to answer

3. What is/was your rank?

- Junior Enlisted (E1-E4)
- Senior Enlisted (E5-E9)
- Warrant Officer (W1-W5)
- Company Grade Officer (O1-O3)
- Field Grade Officer (O4-O6)
- Flag Officer (O7-O10)
- Prefer not to answer

4. Do you have a service-connected disability?

- Yes
- No → **SKIP TO 5**
- Prefer not to answer → **SKIP TO 5**

4a. If answered yes above, what is your current service-connected disability rating?

- 0%
- 10 or 20%
- 30 or 40%
- 50 or 60%
- 70% or higher
- Have not filed a VA service-connected disability rating
- Still waiting on VA service-connected disability rating status
- Prefer not to answer

5. Did you ever serve in a combat or war zone?

- Yes
- No
- Prefer not to answer

6. When did you or your service member serve on active duty in the U.S. Armed Forces? Select all the time periods in which you or your service member served.

- September 2001 or later
- August 1990 to August 2001 (including Persian Gulf War)
- May 1975 to July 1990
- Vietnam era (August 1964 to April 1975)
- February 1955 to July 1964
- Korean War (July 1950 to January 1955)
- January 1947 to June 1950
- World War II (December 1941 to December 1946)
- November 1941 or earlier
- Prefer not to answer

Veterans ONLY

7. How long has it been since you or your service member separated from active duty?

Dropdown

- Less than a year
- 1 year
- 2 years
- ...
- 30 years
- More than 30 years
- Unsure
- Prefer not to answer

Veterans ONLY

8. What were the key challenges in your transition? Select all that apply.

None

- No challenges

General Challenges

- Getting socialized to civilian culture
- Civilian day-to-day life
- Getting along with others
- Financial struggles
- Stigma of being a service member
- Loss of connection with military community
- Loss of sense of purpose/camaraderie
- Other, please specify _____

Transition Support and Benefits

- Contradictory information from different sources
- Difficulty in finding assistance and guidance with process
- Inadequacy of Transition Assistance Programming
- Navigating non-healthcare VA benefits (VBA; e.g., disability, education, home loans, etc.)
- Navigating VA healthcare system (VHA)
- Navigating community-based, veteran serving organizations and services
- Navigating civilian-sector assistance (family counseling, Social Security benefits, housing assistance, etc.)
- Other, please specify _____

Education

- Transferring military course credits
- Finding information about education opportunities
- Academic preparation
- Dealing with administrative obstacles
- Adjusting to the college/university culture and climate
- Understanding GI Bill benefits
- Using and accessing GI Bill benefits
- Other, please specify _____

Employment

- Finding employment for myself
- Spouse employment
- Loss of income
- Translating military skills for civilian jobs
- Civilian licensing, certification, or recertification of a currently held military license or certification
- Other, please specify _____

Family/Family Reintegration

- Family, children, and dependent obligations
- Difficulty with readjustment into family life
- Strained marital relationship
- Strained parent-child relationship
- Other, please specify _____

Other

- Other, please specify _____
- Prefer not to answer

SECTION 5 YOUR IMPAIRMENTS⁴**1. Please select all that apply to you.**

- Intellectual/Developmental Disability, for example, autism spectrum disorder
- Traumatic Brain Injury
- Deaf or serious hearing impairments
- Blind or serious difficulty seeing even when wearing glasses
- Missing extremities (arm, leg, hand and/or foot)
- Significant mobility impairment, benefiting from the utilization of a wheelchair, scooter, walker, leg brace(s) and/or other supports
- Partial or complete paralysis (any cause)
- Epilepsy or other seizure disorders
- Substance abuse
- Significant Psychiatric Disorder, for example, bipolar disorder, schizophrenia, PTSD, or major depression
- Significant disfigurement, for example, disfigurements caused by burns, wounds, accidents, or congenital disorders that interfere with daily life activities
- I do not wish to identify my disability or serious health condition
- I do not have a disability or serious health condition.
- Sleep Disorder/apnea
- I have a disability or serious health condition, but it is not listed on this form.

⁴ Adopted from https://www.opm.gov/Forms/pdf_fill/sf256.pdf US Office of Personnel Management

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- Zoli, C., Maury, R., & Fay, D. (2015). Missing Perspectives: Servicemembers' Transition from Service to Civilian Life.

CURRICULUM VITAE

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ACADEMIC EXPERIENCE

January 2010 – Present Adjunct Professor of Entrepreneurship and Strategic Management, Whitman School of Management, Syracuse University

FIELDS OF SPECIALIZATION

Entrepreneurship
 Strategic Management
 Social Entrepreneurship
 Universal Design
 Global Leadership
 Inclusion

COURSES TAUGHT

Department of Entrepreneurship and Emerging Enterprises, Whitman School of Management, Syracuse University:

EEE 370 (undergraduate) – Intro to Entrepreneurship and Emerging Enterprises (campus & online)
 EEE 443/643 (undergraduate and graduate) – Emerging Enterprise Consulting
 EEE 457 (undergraduate capstone class) – Entrepreneurship & Strategic Management
 EEE 458 (undergraduate) – Business Plan Laboratory
 EEE 490/690 (undergraduate and graduate) – D’Aniello Entrepreneurial Experiential Learning
 EEE 470/670 (undergraduate and graduate) – Entrepreneurship Independent Studies
 MBC 645 (graduate – MBA@Syracuse) – Strategic Management (online-2U)

EDUCATION

2018 Ph.D., Cultural Foundations of Education, Syracuse University

Dissertation *“Experiences of Entrepreneurs with Disabilities: A Critical Disability Theory Perspective”*

2006 M.B.A., Entrepreneurship & Marketing, Syracuse University

2004 M.S., Neuroscience (Bioengineering), Syracuse University

2003 B.A., Mathematics, Syracuse University

RESEARCH INTEREST

Entrepreneurship; inclusive entrepreneurship; universal design in education; adult education; social entrepreneurship; social justice; inclusion.

PROFESSIONAL ACADEMIC POSITIONS

Office for Veterans and Military Affairs, Syracuse University Syracuse, NY
Assistant Director 2015-present

Develop and implement a comprehensive strategy for Syracuse University to become the nation's premier university for education, research, and employment of veterans, military connected students, and military family members. Created a "military friendly" culture across campus leading Syracuse University being named the #1 Private School for Veterans (#3 overall) in the 2017 Military Times "Best for Vets" survey. Cross-campus collaboration to develop and redesign new programs, graduate and undergraduate degrees, and certifications that are veteran friendly. Assist in implementation and promotion of MBA@Syracuse within veteran and military community in collaboration with 2U. Assisted in developing, implementing and measuring veteran friendly graduate degrees at Syracuse University and led the efforts of the Veteran Employment Through Modified Graduate Management Tracks (VET-MGMT). Coordinate and assist data collection redesign for Syracuse University and development of Chancellor's Dashboard.

Institute for Veterans and Military Families, Syracuse University Syracuse, NY
Director of Program Support Services 2012-2015

Manage IVMF's program support services including technical assistance and training, access to resources, mentoring, continuous education, partnership development with public and private sector, and other services that address employment, entrepreneurship, and education for the veteran community. As part of the support services, provide support to other IVMF initiatives including research, programming, employment, budgeting, teaching, and much more. Design and development of curriculum and certificates of advanced studies. Develop, implement, and evaluate online courses and seminars across IVMF's education programs.

Institute for Veterans and Military Families, Syracuse University Syracuse, NY
Director of Employment Programs 2011 - 2012

Responsible for driving the creation of programs aimed at employment and vocational training, on behalf of the institute, acted as a bridge between veterans, military families and community stakeholders/industry/government/NGOs. Skills developed: research design, sampling, survey and focus group implementation, and qualitative and quantitative data analysis.

Whitman School of Management, Syracuse University Syracuse, NY
Program Director and Instructor of Entrepreneurship 2007 - 2011

Led the entrepreneurship outreach effort for the University, managing more than ten different programs such as the D'Aniello Entrepreneurial Internship, the South Side Innovation Center, the Couri Hatchery, Inclusive Entrepreneurship program, Women Ignite the Spirit of Entrepreneurship (WISE) Women Business Center, and many more.

PUBLICATIONS

Book Chapters

Tihic, M. (2012). **Opportunity Recognition**. In Institute for Veterans and Military Families (Ed) *Introduction to Business Ownership for Veterans and Military Families* (pp.57-82). IVMF Press

Tihic, M. (2012). **Paths to Entrepreneurship**. In Institute for Veterans and Military Families (Ed) *Introduction to Business Ownership for Veterans and Military Families* (pp. 85-99). IVMF Press

Proceedings

Tihic, M. (2015). *10 Reasons Why Syracuse University is Entrepreneurship Heaven for Veterans and the Military Community*. IVMF "Voices" Blog. <http://vets.syr.edu/10-reasons-why-syracuse-university-is-entrepreneurship-heaven-for-veterans-and-the-military-community/>

Tihic, M., & Maury, R. (2013). *IVMF Entrepreneurship Programs as Solution for Veteran Women/Minority Employment Challenges*. IVMF "Voices" Blog. <http://vets.syr.edu/ivmf-entrepreneurship-programs-as-solution-for-veteran-womenminority-employment-challenges/>

Tihic, M. (2012). *Career Advice for Veterans*. IVMF "Voices" Blog. <http://vets.syr.edu/career-advice-for-veterans/>

RESEARCH REPORTS

Supporting Graduate Education for Veterans at Professional Schools. Report prepared for Institute for Veterans and Military Families and Graduate Management Admissions Council. August 2016. Nyasha Boldon, and Rosalinda Maury, co-authors.

Guide to Leading Policies, Practices & Resources: Supporting the Employment of Veterans and Military Families. Report prepared for Institute for Veterans and Military Families and Center for a New American Security in collaboration with White House's Joining Forces. June 2012. J. Michael Haynie, Rosalinda Maury, and James Schmeling, co-authors.

RESEARCH PRESENTATION

NASPA 2018 Annual Conference, Philadelphia, PA, March 5, 2018
Boldon, Maury, Tihic (2018) *Advancing Veteran Success in Higher Education: Case Highlights of Veteran-Friendly Schools at Syracuse University*

NASPA Symposium on Military-Connected Students, New Orleans, NO, February 16, 2018
Boldon, Tihic (2018), *Best Practices for Creating and Sustaining Veteran-Friendly Schools*

USASBE 2018 Annual Conference, Los Angeles, CA, January 13, 2018
Boldon, Maury, Tihic (2018) *It's Not Always About the Money: Veteran Entrepreneurs' Motivations for Engaging in Social Entrepreneurship*

2018 Student Veterans of America National Conference, San Antonio, TX, January 5, 2018
 Novack, Tihic (2018) *Transitioning Veterans to University Life: Exploring design, tools, and sustainability of programs that engage veterans*

2018 Student Veterans of America National Conference, San Antonio, TX, January 5, 2018
 Cantor, Maury, Tihic (2018) *Successful Pathway for Tracking Veteran and Military Connected Students within an Institution of Higher Education*

Social Entrepreneurship Conference, Northeastern University, Boston, MA, Nov 3, 2017
 Boldon, Maury, Tihic (2017) *Veteran Entrepreneurs' Motivations for Engaging in Social Entrepreneurship.*

2017 Great Lakes Entrepreneurship Network Conference, Syracuse, NY, May 20, 2017
 Tihic, Mirza (2017) *Experiences of entrepreneurs with disabilities: A critical disability theory perspective.*

2017 Student Veterans of America National Conference, Anaheim, CA, January 9, 2017
 Tihic, Mirza, and Maury, Rosalinda (2017) *Best Practices for Creating Professional Degrees for Veterans and Military Members.*

2013 The Global Applied Disability Research and Information Network
 Tihic, Mirza and Gary Shaheen (2013) *Addressing the Disability Employment, Education and Economic Gap.*

2011 Society for Disability Study Annual Conference, San Jose, CA, June 16, 2011
 Tihic, Mirza and Gary Shaheen (2011) *Inclusive Entrepreneurship.*

RESEARCH GRANT

School of Education: Research and Creative Grant
 Syracuse University, \$1,000 for dissertation research, 2013

PROGRAM GRANTS

Graduate Management Admissions Council: VET-MGMT International
 Syracuse University, \$225,000, 2017-2020

Air Force Research Laboratories: Certified Security by Design for Mission Assurance
 Syracuse University, \$425,000, 2016-2018

Clarkson Aerospace Corp: Cyber Spectrum Research and Technology Development
 Virtual Environment (CSpec-DVE) \$248,000, 2017

Graduate Management Admissions Council: VET-MGMT
 Syracuse University, \$525,000, 2013-2016

Small Business Administration: Program for Investment in Microentrepreneurs (PRIME)
 Syracuse University, \$100,000/year, 2009-2011

NYS Empire State Development: Entrepreneurial Assistance Program (EAP) Syracuse
 University, \$120,000/year, 2008-2011

ENTREPRENEURSHIP EXPERIENCES

Bey Designs, LLC Syracuse, NY
 Founder and Chief Entrepreneurial Officer 2015-present

Created an international design and product development company, Lead the product design and development of standardized and custom product lines under the Bey Designs portfolio. Developed and implemented commercialization strategy that landed one of our products, the NY Cube, on the Forbes' Top Ten Gifts for Travelers list for 2015/2016 Christmas season. Partnered with companies in Austria, Bosnia, Canada, China, Israel, Germany, Saudi Arabia, and UEA. Manage the relations with designers, international manufacturers, and global marketing support.

Tihic Construction, LLC Syracuse, NY
 Founder and Consultant 2002-present

Manage the strategic planning and growth of family-owned business. Grew the real estate portfolio to 20 properties within CNY area. Maintain and further develop relationship with wealth management companies, assist them in growing their real estate portfolios within CNY, leverage their investment goals within the Tihic Construction's strategy related to flipping real estate properties and investing in long-term rental properties. Serve on board of a New York State based real estate fund (\$10 Million fund).

COMMUNITY DEVELOPMENT EXPERIENCES

North Side Learning Center of Syracuse, Inc. Syracuse, NY
 Co-Founder & Board Member 2008-present

CNY InterFaith Works Syracuse, NY
 BOD Member & Member of Strategic Committee 2015-2017

North American Professionals & Entrepreneurs Council New York, NY
 Chair of the Innovation Challenge Business Plan Competition 2013

CNY Refugee Committee Syracuse, NY
 Committee Member 2009-2011

Entrepreneurial Society of CNY Syracuse, NY
 Co-Founder & Board Member 2007-2009

CONSULTING EXPERIENCE

Illumination, LLC Skaneateles, NY
 Senior Research Associate 2006-2009

Developed and conducted primary and secondary market research under a U.S. Department of Transportation (DOT) effort to develop a strategic marketing plan for new technologies within the Operations Systems and Services, Intelligent Transportation Systems. Conducted a multi-level analysis, developed reports and presentations. Co-developed the strategic marketing plan that was delivered to DOT end of 2009.

Carrier Corporation Syracuse, NY
Pricing Analyst 2006-2007

Supported the pricing department at Carrier Corporation with pricing redesign through sensitivity analyses. Developed new pricing models for Carrier and Bryant brands A/C commercial units.

ACADEMIC PROGRAMS

Veteran Employment Through Modified Graduate Management Tracks (VET-MGMT)

Program Director, IVMF/OVMA, Syracuse University 2013-2016
Graduate Management Education Council, \$525,000

Citi Salutes: Realizing Your Dream Business Plan Competition

Program Director & Instructor, IVMF, Syracuse 2013-2015
Citi Bank, \$130,000 (total prize)

EBV Technical Assistance Program

Program Director, Entrepreneurship Bootcamp for Veterans with Disabilities 2012-2014

EBV National Business Plan Competition

Program Director, Entrepreneurship Bootcamp for Veterans with Disabilities 2012-2013
Bob Woodruff Foundation, \$60,000 (total prize)

D'Aniello Entrepreneurial Internship Program

Program Director & Instructor, Syracuse University 2007-2012

Panasci Student Business Plan Competition

Program Director & Instructor, Syracuse University 2007-2012
Department of Entrepreneurship and Emerging Enterprises, \$47,500 (total prize)

EBV Entrepreneurial Mentoring

Program Manager, Entrepreneurship Bootcamp for Veterans with Disabilities 2007-2011

Start-UP NY

Program Director, Whitman School of Management, Syracuse University 2007-2011
US Department of Labor/Office of Disability Employment Policy, \$1.2M

Inclusive Entrepreneurship Program

Program Director, Whitman School of Management, Syracuse University 2009-2011

Small Business Administration PRIME

Program Director, Whitman School of Management, Syracuse University US 2009-2011
Office of Small Business Administration, \$300,000

South Side Innovation Center, Syracuse University's Inner City Small

Business Incubator Interim Director, Syracuse University 2009-2010

PROFESSIONAL PRESENTATIONS

Keynote: “*New lives, new leaders*” InterFaith Works Leadership Award Dinner, Syracuse, NY, 2014

Keynote panel presenter: “*Entrepreneurship, an employment option for disadvantaged groups*” Living Well with a Disability Conference, Lancaster, PA, September, 2013

Presenter: “*Leveraging Community Resources – Sustainability for Not-for-profits*” EBV National Conference, Denver, CO, October, 2012

Presenter: “*Resources and Technical Assistance for Veterans and Military Families*” EBV National Conference, Denver, CO, October, 2012

Presenter: “*Finding Employment/Self-Employment for Individuals with Disabilities*”, Employment Committee, Central New York Disability Services Office, Syracuse, NY 2010

Presenter: “*New Approaches for Addressing Entrepreneurship for People with Disabilities and Those with Low Incomes Through Start-Up NY and SBA/Prime*” The Collaborative of the Finger Lakes’ Work Matters, Geneva, NY, 2010

Presenter: “*Inclusive Entrepreneurship – Replication Blue Prints*” New York State Makes Work Pay, Hunter College, New York, NY, 2010

TRAINING AND WORKSHOP INSTRUCTOR

Citi Bank and Institute for Veterans and Military Families: “*Citi Salutes Business Plan Competition – Business Plan Lab*”, Syracuse, NY, 2013-2015

Google and Institute for Veterans and Military Families: “*VetNet Entrepreneurship Track Webinars*”, Syracuse, NY 2012-2014

Syracuse University, Whitman School Management: “*Entrepreneurship Bootcamp for Veterans Online Course*”, Syracuse, NY 2007-2014

Syracuse University, Whitman School Management: “*Entrepreneurship Bootcamp for Veterans’ Families*”, Syracuse, NY 2010-2014

Purdue University Entrepreneurship Bootcamp for Veterans with Disabilities: “*Technical Assistance Program for Vetpreneurs with Disabilities*”, West Lafayette, IN, October 2012

Louisiana State University Entrepreneurship Bootcamp for Veterans with Disabilities: “*Resources for Vetpreneurs with Disabilities*”, Baton Rouge, LA , March 2013

Florida State University Entrepreneurship Bootcamp for Veterans’ Families: “*Resources for Entrepreneurs*”, Tallahassee, FL, February 2013

Tuzla Summer Institute: “*Entrepreneurship Seminar for Youth*”, Tuzla, Bosnia and Herzegovina, July 2012 and July 2011

Syracuse University, Operation Endure & Grow an 8 Weeks Online Training Program: “*Business Start-Up Track*”, Syracuse, NY 2011-2012

Syracuse University, South Side Innovation Center: “*Certified Business Advisor*”, Syracuse, NY 2010

Florida State University Entrepreneurship Bootcamp for Veterans with Disabilities: “*Customized Self-Employment Training Series*”, Tallahassee, FL, 2009 & 2010

Texas A&M University Entrepreneurship Bootcamp for Veterans with Disabilities: “*Discovering Personal Genius*”, College Station, TX, 2010 & 2011

Start-Up USA/Self-Employment Technical Assistance, Resources & Training / Webinar: “*Inclusive Entrepreneurship*” Richmond, VA, May 20, 2009

Entrepreneurial Society of Central New York Training Series: “*Developing a Strategic Plan*”, Syracuse, NY 2008

HP Training Series: “*Financial Tools for Small Businesses*”, Syracuse, NY, 2007 & 2008

HP Training Series: “*Operations Tools for Small Businesses*”, Syracuse, NY, 2007 & 2008

AWARDS, HONORS

2017: Commitment to Veterans and Military Connected Students Award, Syracuse University

2015: Dedication to Entrepreneurship Award, Whitman School of Management, Department of Entrepreneurship

2014: CNY InterFaith Works Leadership Award, CNY InterFaith Works

2010: Syracuse University Chancellor’s Award for Public Engagement and Scholarship- “*Inclusive Entrepreneurship Consulting Course*”, Syracuse University

2009: Distinguished Mentoring Award, Whitman School of Management, Department of Entrepreneurship, Syracuse University

2007: Award and Recognition for Outstanding Contribution to #1 Entrepreneurship Program in the Nation, Whitman School of Management, Syracuse University

MEMBERSHIPS

United States Association for Small Business and Entrepreneurship (USASBE)

Interaction Design Foundation