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Wealth Bringers

The sustainable value of disabled entrepreneurs in England's northwest



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What's it all about?



Professor Erik Bichard
University of Salford

When the first Wealth Bringers report was published in 2005, it set out to show how enterprising people with ethnic backgrounds were not only enhancing the economic prosperity of the Northwest, but were enriching the social fabric of society. The report, developed by a research team led by myself, then representing Sustainability Northwest, and funded by the Northwest Regional Development Agency, helped to direct support towards this valuable, yet previously under-supported group. However, it also led to new thinking about whether other groups in Northwest society could be revealed to have value far beyond the perceived view.

Disabled people were the next obvious group to attract interest because statistics indicate that many are workless and on benefit. However, perhaps against uninformed expectations, many disabled people are self-employed and some have set up successful businesses. A severe lack of information about this productive group

of people has meant that the sustainable value of disabled entrepreneurs has gone unrecognised.

This second report, again, with funding from the development agency and leadership from myself, set out to discover whether another group of people, assumed to be a drain on the economic productivity of the region, could have the potential to contribute to closing the economic gap between the Northwest and the South of England.

The findings of the report continue to support the view that a sustainable society is one that not only recognises, but also celebrates and values the diversity of its citizens.

Following the methods of the first report, we investigated the extent and range of businesses set up and owned by disabled people in the Northwest.

Through interviews with disabled entrepreneurs, the report reaches a better understanding of their economic contribution, and why they came to set up their businesses. Another intention was to reveal anything that current disabled entrepreneurs could say about the nature of start-up assistance that they received, and whether lessons could be learned to help new people to start their own businesses.

This report contains the experiences of people that have achieved remarkable things. And while they have achieved them within a challenging context, they are recounted because of their enterprising ideas, and not for any perceived heroic ability to overcome adversity.

We provide this evidence to help policy makers and programme managers to take particular interest in providing support for start-up propositions and continued business advice for an existing group of people that could

swell into a significant economic force given the right conditions. The report shows that there is an untapped source of innovation and productivity ready to come to the fore, providing it is recognised and offered the appropriate resources.

We are yet again extremely grateful to the Northwest Regional Development Agency for giving us the chance to show the potential of a group of people that are eager to play their part in a prosperous society.

“A sustainable society is one that not only recognises, but also celebrates and values the diversity of its citizens”

The northwest perspective



Steven Broomhead
Chief Executive
Northwest Regional
Development Agency

Too often reports about entrepreneurship simply miss the contribution made by disabled people. This report changes all that. It shows the determination, success and creativity of disabled people, creating and running businesses in the Northwest. It also shows the potential improvement to our economy if more disabled people can be encouraged into entrepreneurial activity. It is now well known that disabled people encounter many and continuing barriers, and this report shows that they are determined to find a way around these to succeed in business.

It is now time to change any lingering attitudes that disabled people are not capable of setting up and running successful businesses. The Northwest Development Agency recognises disabled people as a proud and resourceful group with a great deal to offer the economic and social growth of the Northwest. It is clear that we are only just at the beginning of this realisation and we have much to learn from

disabled people themselves about the required changes to systems, practices and, perhaps most importantly, culture, to remove barriers to entrepreneurship for disabled people in order to make the Northwest a truly inclusive region, where all can contribute to wealth creation.

What did we find?

The findings of Wealth Bringers reveal that there is potentially, a large group of entrepreneurs who are encountering barriers, which make it too difficult to engage in business enterprise. Bringing these people into the business arena could have a net benefit of both public expenditure savings and better productivity of £339 million, or over a third of a billion pounds in the Northwest alone.

However, as with similar projects, results show that disabled entrepreneurs are hidden and hard to find. It is clear that disabled people's exclusion is pervasive in all areas of life, so issues such as transport, education and housing impact on disabled people's ability to obtain and keep employment of any type.

Not surprisingly, there are examples of good practice and strong role models in businesses, which are run by disabled people. Where disabled people do not feel obliged to conceal their perspective, their very presence brings about a change in culture and subsequently practice.

Wealth Bringers identifies that the marginalisation of disabled people in relation to self-employment and entrepreneurship is more extensive than realised. In addition, the report finds that the lack of any significant work on the value of disabled entrepreneurs in economic policy or studies is profound.

“There are examples of good practice and strong role models in businesses which are run by disabled people”

“The social interpretation of disability should be formally and actively adopted”

Understanding disability

The findings of the report show that disability is widely interpreted as "not able to work", with disabled people as entrepreneurs not taken seriously. In order to understand why disabled people are excluded from work and other areas of life, it is useful to understand that there are widely differing definitions of disability currently in use.

The dominant definition of disability is that it is caused by individual impairment or health condition, meaning that an individual is not employable. But there is another way of considering disability.

A more constructive approach frames disability in a wider context, rather than simply in terms of the individual. This determines that disability is caused by a society that does not take account of people with impairments or long-term health conditions, thereby creating disabling barriers and perpetuating cultural exclusion. This is a social interpretation of disability, often known as the social model of disability.

One of the recommendations of the report is to influence policy makers to adopt the social interpretation of disability, and to reject the dominant, medical, individualised interpretation.

Economic and social contribution to the region, and the nation

Considering self-employment

Wealth Bringers examines statistics about disabled people both in work and on benefit, and shows how a shift into self-employment might benefit both the region and the country.

The number of disabled people willing to set up a business can be taken as a nominal 10 per cent of those that want to work. Within the Northwest, there are 140,000 disabled people who want to work and therefore potentially 14,000 that would consider setting up a business.

The economic implications of shifting 14,000 people from benefit to generating their own income through businesses would represent a saving to the public purse of over £59 million per annum in the Northwest alone.

Value to the economy

The estimated added value to the regional economy shows the bigger picture. Calculations show that 14,000 new disabled entrepreneurs would add £280 million to the regional economy.

Taking the net gain of GVA and benefit savings together, assistance to the prospective disabled entrepreneur community would be worth a weighty £339 million, or over one third of a billion pounds to the Northwest.

Nationally, the corresponding numbers would produce 88,000 new entrepreneurs with a net economic benefit to the country of over £2.1 billion.

“In total, assistance to the prospective disabled entrepreneurs would be worth £339 million, or over a third of a billion pounds to the Northwest”

“Many disabled people may not be aware of the business support services available”

Current business support

If a further 14,000 prospective entrepreneurs are going to be taken off benefit and helped to set up their own businesses, then they will need and expect to receive easily accessible assistance.

It is known that the Government is encouraging entrepreneurship through the department of Business Enterprise Regulatory Reform (BERR). There are a number of sources of business support that a disabled entrepreneur might turn to for help. Most commonly these would be the Business Link and Job Centre Plus offices.

Research also shows that many disabled people may not be aware of the business support services available. Findings indicate that disabled people are neither part of, nor understood by, mainstream networks which facilitate business enterprise.

Findings reveal that while business support agencies have been able to assist disabled people during their start-up phase, the experience has not always been a positive one. There is a profound lack of understanding of the social interpretation of disability and extensive misunderstanding of what is required in order to help disabled people to be successful entrepreneurs.

While there are schemes and systems in place to support disabled people into work, the emphasis tends to be focused on disabled people as employees, and is less helpful for those seeking to set up their own businesses.

Experience of disabled entrepreneurs in northwest england

Interviews with disabled entrepreneurs, running private businesses, show that the majority chose self-employment as a way of gaining greater control and flexibility in their lives. This concurs with earlier findings that disabled people experience discrimination in employment, and are more likely to be necessity entrepreneurs than opportunity entrepreneurs, when compared to other groups.

Experiences related by the interviewees demonstrate that disabled people are resourceful - when employment has not been successful they have found ways around barriers and used their skills and experience to set up their own businesses.

Findings show that disabled people often set up disability equality businesses because of their own negative experiences and see it as a way of tackling ever-present disabling barriers encountered at every point of contact.

Wealth Bringers demonstrates that disabled people have the skills, knowledge and experience to run organisations to support other disabled people into employment - but find that tenders go to larger organisations, which act for, but are not managed by disabled people.

The experiences recounted show that disabled people can and do undertake self-employment in a range of occupations, regardless of the quality of business support they receive.

However, many more are likely to be attracted to set up their own business if services can offer enhanced levels of support.

“Many more people are likely to be attracted to set up their own business if services can offer enhanced levels of support”

Seizing business opportunities

Laurence Clark

Comedian/Disability
Pride Arts and Training,
Liverpool

Comedian Laurence Clark has been described as 'a powerful comedy voice' and 'stunningly hard hitting'.

After years of studying for a PhD, he realised comedy was where his real talent lay, and since becoming self-employed five years ago (when his first one-man show, 'The All-Star Charity Show', won critical acclaim at Edinburgh Fringe in 2003), his career has flourished.

But his talent isn't limited purely to comedy - Laurence who previously worked in the National Health Service, is also a successful disability equality action training consultant and thinks the combination is ideal. Consultancy work gives him the freedom that a nine-to-five job would never allow him to have, given the often unpredictable nature of comedy work, which currently sees him touring the country with his 12% Evil tour.

Laurence, who was born with cerebral palsy, says his outlook on life as a disabled person shapes his comedy and his CV is an impressive one, writing for the BBC website and acting as script advisor on BBC Radio 4's two-part documentary on comedy and disability called 'Should We Be Laughing?'.

The skills he has developed as a comedian are entirely transferable to his consultancy work, which has a mainly public sector client base. And the flexibility he enjoys as an entrepreneur means that his quality of life has never been so good.



"There is no job where I could do a bit of comedy, a bit of consultancy and a bit of training. For example, as a consultant advising on equality, you kind of lose gravitas if you mention you're also a comic on the side! Being self-employed has been the ideal solution"

Seizing business opportunities

Shameem Malik

Anisa Training
and Consultancy,
Manchester

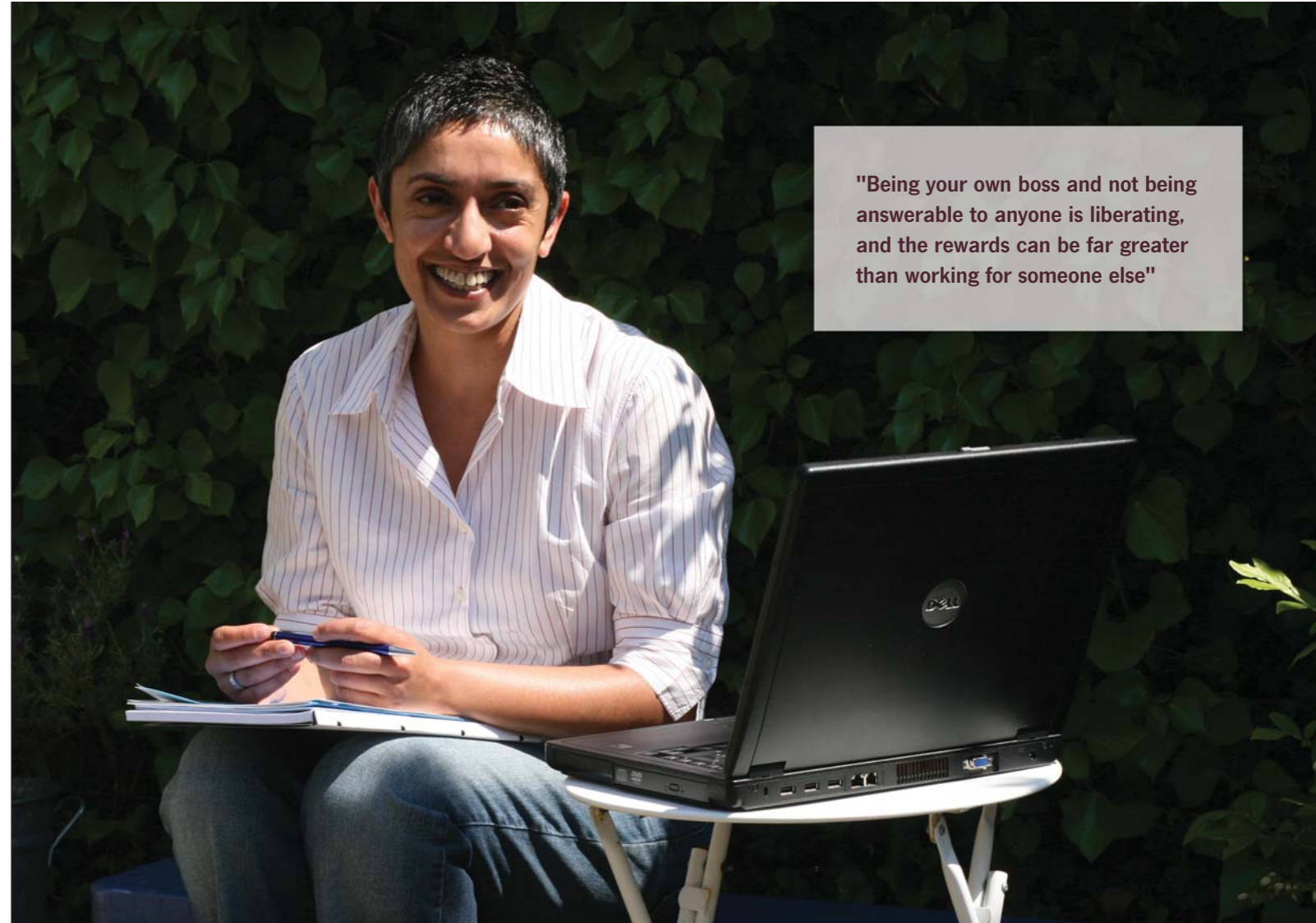
Equality is an issue that has always been close to Shameem Malik's heart and by setting up her company, Anisa Training and Consultancy, she has been able to pursue her passion on her terms.

With a rich and varied background, she trained as a lawyer, as a teacher and pursued postgraduate study and research in the areas of Human Rights and Family Law.

Prior to establishing Anisa Training and Consultancy back in 2002, Shameem, who has a hearing impairment, worked at a local, regional and national level in the voluntary sector, in local government as an Equal Opportunities Officer, and for National Women's Aid as a freelance trainer. Her most recent role was as Head of Equal Opportunities for Connexions Service National Unit, DfES.

Realising there was a niche in the market for consultancy work in the field of equality and diversity training, Shameem was given the support she needed from Business Link in Sheffield, where she was then based, and was soon operating as a sole trader.

Now based in Manchester, Shameem is committed to providing an excellent service to her clients and claims being self-employed has made her quality of life far, far better than it ever was as an employee. The absolute freedom and autonomy of being her own boss, are the main drivers that help to motivate her. Her advice to those considering entrepreneurship, alongside the practical tip of securing some savings in advance, is 'just go for it'.



"Being your own boss and not being answerable to anyone is liberating, and the rewards can be far greater than working for someone else"

Seizing business opportunities

Terry Powell

Merseyside Inclusive Judo,
Liverpool

With an impressive and successful amateur judo career and numerous paralympic medals under his belt, Terry Powell retired from the competitive side of the sport to establish Merseyside Inclusive Judo and has never regretted his decision.

Terry, from Halewood in Liverpool, began losing his sight from an early age. After 16 years of working in the public sector, where he found disabled people were overlooked, with no access to new opportunities or support, he realised the sport he loved had huge potential to become a thriving business, without the barriers he had previously encountered.

Having always coached judo, he started out in primary and secondary schools and now teaches people of all ages, of all abilities. And his skills and reputation have meant that the business has diversified into other areas, with Terry and his two members of staff creating new packages

including teambuilding courses for teachers and commercial organisations. The recent purchase of a new van and adapted wheelchairs for wheelchair basketball, gives his teambuilding a competitive edge.

Terry is well known for his ability to communicate well with everyone he comes into contact with, and he has a particular affinity with young people. An important aspect of Terry's work is raising awareness of equality and diversity issues and the need for others to recognise ability. Being a coach, particularly to young people, gives him the opportunity to break down barriers and show that while everybody is different, each individual has their own abilities in different areas.



"Becoming self-employed is the best thing I've ever done - it gives me the freedom to do the work I love, without the barriers that a traditional workplace can bring"

Seizing business opportunities

Julie Ryder

HearFirst and TalkFirst,
Lancashire

What was once a hobby has now become two burgeoning businesses for Julie Ryder, founder of HearFirst Deaf and Disability Awareness Training and TalkFirst Baby Signing.

Julie, who became deaf in her early twenties, was working as a volunteer on a project in 2002, when she decided she could make a real go of it on her own, establishing HearFirst, a UK-wide deaf and disability training service.

Working with public sector clients, Julie is clear that service providers need to remove barriers and increase skills, and knowledge to provide good levels of customer service to deaf and disabled people. Now employing seven members of staff, Julie is committed to making real changes for real people.

Her entrepreneurial skills developed further in 2006 when she decided that the signing she used every day with her own children was a sound business prospect. TalkFirst is a franchise organisation aimed at mothers who want to run their own business. With three franchises established and two more in the pipeline, the business has already made Julie an award winner.

Making her work environment one without barriers has been extremely important to Julie. She operates from a well-equipped, acoustically sound office, removing the outside factors, which so often create the feeling of disability in many workplaces.

Julie's energy and enthusiasm is infectious. Her philosophy is to keep an open mind and make every day a learning experience.



"There needs to be more awareness from providers of support and a deeper understanding of people's needs. While specialist services have their place, mainstream services need to be accessible to all"

Taking it forward

“Positive action is required in a number of areas to recognise and support this valuable group of people”

The results of Wealth Bringers illustrate the potential economic contribution of disabled entrepreneurs and demonstrate that positive action is required in a number of areas to recognise and support this valuable group of people.

The Northwest Regional Development Agency already has many of the policies and strategies required to lead the way in making the cultural changes needed, to ensure disabled people are taken into account and not simply expected to 'fit in' to systems that have disregarded them.

Creating a change in policy

Firstly, it is important that the social interpretation of disability is formally and actively adopted and the dominant medical, individualised interpretation rejected. Formal recognition needs to be given to experienced, disabled people and their businesses, which operate using the social interpretation of disability.

Recognition also needs to be given to the resourcefulness, skills and experience that disabled people have, often gained from negotiating and avoiding widespread disabling barriers.

Promoting equality

The Northwest Regional Development Agency recognises the value of an inclusive region and is in a prime position to lead the way forward and promote equality. It is currently producing its first Single Equality Scheme, and from August 2008 will be seeking to increase the number of disabled people in all its own work areas.

The Scheme will prioritise a number of key areas including action to increase the diversity of the staff profile, and develop a better understanding of the impact that the Agency has on different groups. The Scheme will also help to deliver learning and awareness programmes to all parts of the Agency, including Business Link.

The Single Equality Scheme will help to ensure that disabled entrepreneurs are considered as valid and valued bidders in all future contracts and programmes promoted by the Agency.

“The NWDA is in a prime position to lead the way forward”

“Disabled people need to be taken seriously as potential entrepreneurs”

Supporting businesses

In terms of providing business support, there is huge scope for a positive change.

Some matters will be beyond the control of the Northwest Regional Development Agency, but there is potential for it to be in a position to bring some influence with partners and other bodies to ensure the social interpretation of disability is taken into account on many levels, including all other regional business support services and in partnership working.

What is clear from Wealth Bringers, is that disabled people need to be taken seriously as potential entrepreneurs, rather than be seen as subjects of charity. This means that business support to disabled people into self-employment should be delivered on business-focused terms.

The Agency can actively encourage entrepreneurship among disabled people

who want to be self-employed. It can also take positive action and direct resources towards sustained support to disabled people to help them set up and run organisations. These could in turn support other disabled people to be innovative and entrepreneurial.

Activity should also facilitate disabled people's participation in vital networks which nurture and support business enterprise and target disabled people.

Support to cover the cost of impairment and disability should be more readily available to disabled people and Access to Work should be more geared up to self-employment, and continue beyond set up.

One important area, is to improve accessibility to the existing resources of start-up loans, venture capital low interest loans, and other secured loans for prospective disabled entrepreneurs.

Conducting further research

Disabled people have been the subject of research for decades. Many disabled people and disabled academics have criticised this research as serving the purposes of the researchers and funding bodies, while disabled people are no better off.

Wealth Bringers shows that there is a lack of any significant work on the value of disabled entrepreneurs in economic policy. It demonstrates that disabled people are not taken into account in international, national and regional policy, research and practice of business enterprise, and related activity.

It is proposed that a number of areas for further research should be explored. These include best practice examples, additional primary research, education for business support intermediates and focus groups, and community evaluation studies.

“There is a huge amount of scope for future research”

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