



# READY WOMEN CURRICULUM – Module 3: Entrepreneurial skills for women with disabilities

## Introduction



Co-funded by the  
Erasmus+ Programme  
of the European Union

Ready Women project has been funded with support from the European Commission. This publication [communication] reflects the views only of the author, and the Commission cannot be held responsible for any use which may be made of the information contained therein.



## Module 3: Entrepreneurial skills for women with disabilities

### Introduction

#### ***Contextualizing women with disabilities and women entrepreneurship***

##### ***Defining women with disabilities***

Women with disabilities constitute 16% of the total population of women in Europe, which means in the EU there are approximately 40 million women and girls with disabilities. Women with disabilities face intersectional discrimination in all areas of life, including, socio-economic disadvantages, social isolation, violence against women, forced sterilisation and abortion, lack of access to community services, low-quality housing, institutionalisation, inadequate health care and denial of the opportunity to contribute and engage actively in society.

*Source: European Economic and Social Committee*

##### ***Defining women entrepreneurship***

Women entrepreneurs may be defined as a woman or a group of women who initiate, organise and run a business concern. In short, women entrepreneurs are those women who think of a business enterprise, initiate it, organise and combine factors of production, operate the enterprise and undertake risks and handle economic uncertainty involved in running it.

According to Government of India, “A Woman enterprise is the one owned and controlled by a woman having minimum financial interest of 51% of the capital and giving at least minimum 51% of generated employment to women”.

According to J. Schumpeter, “Women who innovate, initiate or adopt business actively are called women entrepreneurs.”

World over 1/3rd of the entrepreneurial ventures are run by woman entrepreneurs. Due to economic progress, better access to education, urbanization, spread of liberal and democratic culture and recognition by society, there has been a spurt in woman entrepreneurship in India. Special incentives and drives have been created in India to bolster the growth of women entrepreneurs. Schemes like Startup India and Standup also make special case to promote entrepreneurial drive among women.



Gradually but steadily, world over, women entrepreneurs have emerged as successful entrepreneurs while earning many accolades for themselves. For e.g. Oprah Winfrey, an American entrepreneur, television host and media executive received the Presidential Medal of Freedom in 2013 for her outstanding work in the field of entertainment and social impact.

### ***Why women become entrepreneurs?***

1. To become economically independent
2. To establish their own enterprise
3. To establish their identity in the society
4. To achieve Excellency in their endeavour
5. To build confidence to themselves
6. To develop risk assuming ability
7. To claim equal status in the society
8. To secure greater freedom and mobility

### ***The benefits of entrepreneurship for people with disabilities***

People can be attracted to self-employment for any number of reasons. While some enter self-employment out of necessity, many seek to take advantage of an opportunity, gain independence and autonomy, improve their work–life balance, increase their satisfaction for work activities and attempt to increase their income and other material benefits. While these reasons may also be a significant influence for entrepreneurs with disabilities, they are also likely motivated by different factors. One of the greatest benefits is that self-employment provides an entry into the labour market as employer discrimination is frequently reported. Employer discrimination is often highest for those impairments or limitations that are subject to greater prejudice by employers such as those with mental and physical disabilities. For these people, self-employment might offer the only opportunity for active labour market participation and with it, improved income and living standard.

Another important advantage of self-employment for those with disabilities is that it provides a better adjustment between disability status and working life through more flexibility in work pacing, hours worked and location of work. Thus, self-employment can provide a sense of self-empowerment because entrepreneurship can provide a person with



the opportunity to take control of their disability and labour market participation, and be socially and economically active to the extent possible for their situation.

#### Inspiring entrepreneur: Veronica Hedenmark, Sweden

Veronica Hedenmark is an entrepreneur from Gothenburg, Sweden. She has founded three companies, VH Assistants, VH Action and VH Kids, which all specialise in providing personal assistance for children, youth and adults with disabilities. Veronica was born with Osteogenesis Imperfecta, which is a congenital bone disorder characterised by brittle bones. By the time that she had turned 9 years old, she had already suffered 152 bone fractures. Despite her condition, Veronica had a very social upbringing and enjoyed attending public school. However, upon graduating from high school, Veronica watched all of her friends move away to attend university or to work in foreign countries as au pairs. She was left behind, unsure of how to take the next step in her life.

Veronica was left confused and insulted when the Social Insurance Office offered her an early retirement pension, implying that she would never be able to work. Rather than accepting it, she became more determined to remain an active participant in society. Her boyfriend helped her understand the difference between having a disability and being disabled, and this changed her perspective and outlook on life. The immediate result was a desire to start and build a company. In 1996 she founded VH Assistants to help and inspire others that had disabilities. With the success of this company, she subsequently founded VH Action and VH Kids to expand the scale and scope of her work. Today the companies have more than 600 employees across Sweden.

In addition to running successful businesses, Veronica is a successful advocate for people with disabilities and is a soughtafter speaker. In 2008 she was appointed ambassadress of the Swedish Minister for Enterprise and was a finalist for the Göranpriset Prize. She won the Compass Rose in 2009, the King's award for young leaders and was named by Business World magazine as one of the 100 Most Powerful leaders under the age of 40.

### **The challenges faced by people with disabilities when starting a business**

In addition to facing the general challenges to business startup that all entrepreneurs face, entrepreneurs with disabilities are likely to face specific barriers to entering and sustaining entrepreneurship activities. Some of these barriers, arguably, are very deep-rooted social-structural constraints that impose severe limits on life chances for certain groups of disabled people.

These barriers include:

- Lack of confidence and limited aspirations – people with disabilities may have difficulty identifying a business opportunity, developing this business idea and engaging with the available support infrastructure in a meaningful way, which contributes to low levels of confidence related to business start-up. This is further compounded by the unsupportive

Ready women project has been funded with support from the European Commission. This publication reflects the views only of the author, and the Commission cannot be held responsible for any use which may be made of the information contained therein.



role of family and friends who often discourage start-up. This challenge is especially relevant for those with mental health challenges.

- The benefits trap – surveys indicate that there is often a fear of losing the security of regular benefit income when other income is generated. Awareness of eligibility for benefits is incomplete among the population of people with disabilities and contributes to perceptions of self-employment as ‘risky’.
- Lack of relevant business knowledge and skills – people with disabilities often lack specialist business management, legal and financial skills and knowledge due to limited relevant education and employment experience.
- Access to start-up capital – people with disabilities often experience difficulties financing new start-ups due to limited personal financial resources (savings, home ownership), which, in turn, are partly due to poor education and the concentration of disabled employees in low-paid occupations; poor credit rating after long-term benefit receipt; disinterest/ discrimination on the part of banks; lack of accessible information on sources of grants and loans).
- Consumer discrimination – self-employment can be deterred by customer discrimination, reducing the demand for goods and services produced, as well as the rewards to self-employment.
- Increased labour costs – some entrepreneurs with disabilities need to hire assistants to help them undertake tasks that many people without disabilities may be able to do on their own (e.g., moving merchandise, inputting data into computer software), which increases their labour costs and puts them at a competitive disadvantage.
- Lack of appropriate business support services – this barrier has a number of dimensions due to the individual nature that disabilities have. First, business advisers are often reluctant to recommend self-employment as a career option for disabled people and sometimes actively attempt to dissuade them. Such views might be a consequence of advisers’ inadequate or stereotypical understandings of the activity restrictions arising from specific conditions and/or misperceptions of support recipients’ capabilities as well as a genuine regard for the risks disabled people face in starting and running businesses.

Second, and crucially, training is not always tailored to individual needs and therefore of limited value to particular programme recipients. For some, support might need to be provided over an extended period of time for recipients with recurring conditions or particular stresses. There is a perception among some support recipients that funders face pressures to move quickly onto the next case rather than provide longer-term support to those assisted (a ‘tick-box culture’).

Third, support services may not be available in particular formats (e.g. Braille), which makes the support service inaccessible for certain segments of the population of people with disabilities. This likely will also impact the awareness level of available supports.



Fourth, premises where support is provided may not be accessible for individuals with conditions and impairments that impact their mobility. Moreover, this barrier can be increased by challenges related to transport to and from support centres for those with mobility challenges.

Fifth, support programmes may use language that is offputting to people with disabilities. For example, entrepreneurs who experience disability often have lower growth aspirations and may not identify with terms such as ‘entrepreneur’ because they do not see themselves as exploiting an opportunity or being innovative.

Sixth, the diversity of impairment and disability means that some disabled entrepreneurs might not perceive themselves as ‘disabled’ and prefer to be supported under mainstream, rather than disability-specific, services.

There is evidence that particular groups of people with disabilities face multiple sources of disadvantage in European labour markets. Disability is more likely to affect vulnerable subgroups within society, for example, the old and the poor and people who experience disability may face multiple forms of social exclusion and sources of labour market disadvantage. Women, older people and ethnic minority and migrant people who experience a disability are likely to face greater levels of labour market disadvantage. Disability-related barriers to entrepreneurship might, therefore, be compounded by gender, ethnicity and age barriers as well as deprived socioeconomic contexts.

#### **Inspiring entrepreneur: Yiota Michaelidou, Cyprus**

Yiota Michaelidou is an entrepreneur in Limassol, Cyprus. She operates a baking and confectionery workshop called Paradosiakes Dimiourgies that produces traditional Cypriot-baked goods. Yiota started her career as a kindergarten teacher but attended night classes in bakery and confectionery for pleasure. Soon after starting her career, she had an opportunity to put more time into baking while she was at home raising her two children. It was around this time that Yiota began showing symptoms of Stargardt’s Disease, a form of macular retinopathy, a progressive eye disease that affects central vision. In recent years it has drastically reduced her vision to the point where she can only read large print or read with the use of a closed-circuit television. She also uses special magnification software to operate her computer. However, this does not impact her mobility greatly, except in unfamiliar environments with bright daylight. Despite the onset of Stargardt’s Disease, Yiota continued to pursue her love of baking and sought employment at a confectionery shop. She was successful in finding employment opportunities but never stayed long because she felt mistreated due to her disability. This gave her the idea of starting her own business. She had a workshop constructed in her parents’ house to meet health and safety requirements, as well as her vision needs. For example, the stove and mixing bowl have large numbers and are contrasting colours. This new workshop started as a trial business, serving two hotels, a kindergarten and a few individuals. At busy periods, Yiota’s mother provided assistance, along with other women that worked on an hourly basis. Impressed with the start-up operation, a social worker suggested that Yiota attend business and computer training courses to help her expand her business. Yiota underwent a needs assessment and participated in small business training for persons with disabilities offered by the Ministry of Labour and Social Insurance. One of the first steps that she took in launching her business was to apply for a grant so that she can invest in two industrial freezers, allowing her to store large quantities of frozen products in order to serve more customers. Yiota continues to grow her business and is working on a cookbook with traditional delicacies of Cyprus, for persons with vision impairment.



## ***Summing up – Practical guidelines***

Because women with disabilities are affronting difficulties such as having insufficient investment, insufficient education especially in terms of entrepreneurship information, men's belief about women's unsucces because of their lack of education and experience, lack of role models about women entrepreneurship, lack of entrepreneurship procedure information, patriarchal structure in family, traditional gender roles, role conflict, responsibilities of children and domestic works, customer's negative ideas to entrepreneur women with disabilities, lack of career advisor support, they cannot be successful in entrepreneurship. However, we know that because running a successful business provides feelings of success, independence, respectability, and personal development, engaging in entrepreneurial activities positively impacts women with disabilities socially, psychologically, as well as physically.

The entrepreneurial skills of individuals are influenced by both internal and external factors. Both personality traits and societal conditions are very important in terms of the development of these skills. We may first examine the necessary personality traits of those who possess good entrepreneurial skills.

- 1) They should have dreams and work toward making them reality.
- 2) They should be able to come up with original ideas and be capable of thinking outside the box.
- 3) They should be able to come up with new ways to satisfy customers through innovative ideas.
- 4) They should have the courage to take the first step.
- 5) They should be determined to solve problems at every stage of the entrepreneurial process.
- 6) They should be optimistic and be aware of opportunities. This includes being able to pinpoint any possible advantages in any situation.
- 7) They should be self-confident, believe in their own ability to achieve their goals, and not be afraid of responsibility. However, extreme self-confidence can cause problems when it comes to accepting criticism or being open to better ideas.
- 8) It's important that women not fall into self-defeatism. Women often feel that there is a "glass ceiling" they cannot break through in terms of career advancement - and this is indeed often the case - and this often works in conjunction with "impostor syndrome" to cause women to credit their success to chance, rather than to their own efforts. Additionally, women shouldn't feel as though household responsibilities belong to them alone or feel guilty when they are unable to manage such responsibilities entirely on their own.



**9)** They should have a strong internal locus of control. Locus of control refers to how people conceptualize control over their lives. Those who have a strong external locus of control believe more that external factors determine what happens in their lives, while those with a strong internal locus of control feel that their future is determined largely by the choices they themselves make. As a result of their strong internal locus of control, successful entrepreneurs also tend to be more proactive, innovative, and eager to take on new responsibilities.

**10)** They should be able to deal with uncertainty successfully. In other words, they should be willing to take on responsibility even in uncertain circumstances.

**11)** They shouldn't be averse to risk-taking. All entrepreneurial activities require some form of risk-taking, be it social, psychological, concerning one's health, or concerning one's career. However, successful entrepreneurs also research, weigh advantages and disadvantages, and plan every stage of the process before deciding to take a risk, in order to avoid making uninformed and irrational decisions.

**12)** They should be resistant to stress and be able to manage it when necessary. Otherwise, the more unpleasant aspects of entrepreneurship may result in anxiety, fatigue, mental exhaustion, and so on.

**13)** They should be capable of developing and implementing both short-term and long-term plans.

**14)** They should manage their time properly and make cost-benefit analyses.

**15)** They should have good communication skills and be trustworthy as well as personable, because they need to be able to both persuade and motivate others.

We may also examine the necessary societal and other external factors which affect entrepreneurs' success positively. In other words, economic and technological infrastructures, culture, education, family and social environment, and legal, political and administrative structures are very important determinant factors when it comes to entrepreneurship.

**1)** A stable economic structure and a competitive business environment support entrepreneurship.

**2)** Technological infrastructure is important for innovation and its application in the development of commercial products. Additionally, because of the role of research and development activities in the development and advancement of technology, it should be supported and furthered.

**3)** Tendencies such as risk-taking and innovation, which are necessary for successful entrepreneurship, are not viewed as acceptable or supported in all cultures.





- 4)** Education system is very important for being entrepreneur. Instead of simply promoting rote learning, the educational system should help students develop necessary skills as well as their creativity and individual talents.
- 5)** Family life and social environment affect entrepreneurship. In other words, attitudes, behaviors, values, and expectations learned at home and within the broader society affect an individual's entrepreneurial spirit. Therefore, it's important that children are not simply forced to obey arbitrary rules in every facet of their lives and that both the family and society provide space for them to freely express themselves.
- 6)** Another most common prejudice mental opinion towards women is they exhibit dependent, emotional and subjective behaviour instead of taking risks, being ambitious, and being adequate and able to lead. It should be changed.
- 7)** Existing opportunities with regard to entrepreneurship, such as courses, training opportunities, and so on, should be better advertised.
- 8)** A website for the purpose of connecting individuals with disabilities with the field of entrepreneurship should be created by the employment agency.
- 9)** Entrepreneurship courses should be organized and made available online so that they are more easily accessible to people with disabilities.
- 10)** Careers advisors working with women with disabilities should receive training and education in the field of entrepreneurship.
- 11)** Supportive legal, political and administrative structures about entrepreneurship make easier new enterprise and innovations. For instance, the Ministry of Family, Work and Social Services supports the Turkish Employment Agency in its Grant Support for the Disabled Project, which supports individuals with disabilities set up their own businesses. The Turkish Employment Agency awards grants of 50.000 TRL in Turkey to successful applicants, providing certain conditions are met, including possessing a certificate of entrepreneurship as well as a certificate of mastership in the profession they practice.
- 12)** Amount of grant should be increased according to inflation every year because some women think the grant is not enough for entrepreneurship.
- 13)** The grant should be given to women with disabilities more because they also have other needs. For instance, Small and Medium Industry Development Organization in Turkey gives more grant to people with disabilities for entrepreneurship comparatively healthy people.
- 14)** Microfinance system should be developed because women with disabilities could not have any investment.