

## Editorial

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# Self-employment

Self-employment has many advantages for individuals with disabilities. This approach to work can provide solutions to many of the employment barriers that are faced by individuals with disabilities, such as difficulties with transportation, workplace discrimination, and the absence of available jobs in which the individual is skilled. It can also mediate many of the needs of individuals with psychosocial or health disorders, such as flexible scheduling and emergency leave for medical or mental health treatment; self-employment can provide the most direct route to achieving the individual's career goals. Self-employment can provide a sense of achievement and satisfaction that might not otherwise come from other employment options.

There are also disadvantages that make it either unattractive or unattainable for many people, with or without disabilities. First, success with a new business requires not only a marketable service or product, but also having business skills and knowledge, such as in marketing, research, and management. New business owners quickly find that their customers, not themselves, are "the bosses." They must be prepared to work long hours getting and keeping customers, while their income can fluctuate greatly from month to month. Being a business owner requires persistence, patience, and a drive to succeed. Self-employment also involves financial risk, in that most new businesses require start-up loans and other commitments, as well as the potential loss of governmental support.

One commonly held assumption is that the failure rate for new business is very high. Thus, self-employment is an uncertain option for individuals with-

out disabilities and possibly more risky for individuals with disabilities. However, evidence does not support this assumption. As reported in the July 1995 issue of *Entrepreneur* magazine [1], a Dunn & Bradstreet census of 250,000 businesses found almost 70% of all businesses started in 1985 were still operating in 1994. Urban Miyares, founder of the Disabled Businesspersons Association (DBA), reported in the *DBA Newsletter* that the failure rate of all businesses started today is 20%, and only 10% for those that start with a researched business plan.

Is self-employment a truly viable option for most persons with disabilities? At first glance it would appear to be most challenging and complex with lack of benefits, start-up problems, and a keen sense of business and marketing expertise required. On the other hand, with the high number of persons with disabilities unemployed one could also say: Why not? Perhaps, much more effort needs to be made in identifying prospects with disabilities who would become outstanding entrepreneur and self-employed businesspersons with proper training, start-up capital, and help. Traditionally, rehabilitation and small business government agencies have not done this. Maybe now is the right time.

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## Reference

- [1] *Entrepreneur Magazine*, (July, 1995), 212-217.