

# Offering Minority Communities Equal Opportunities Through Entrepreneurship

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## **Abstract**

A substantial body of research has been undertaken in recent years giving prominence to the additional and distinctive challenges faced by female entrepreneurs and by ethnic entrepreneurs. However, other groups of minority entrepreneurs have received relatively little attention and so remain underexplored within entrepreneurship literature. This article introduces some of these minority communities (Ex-Prisoners, Disabled People, Travellers/Gypsies, Grey and Gay) and highlights the research opportunities that exist for entrepreneurship academics who might wish to analyse such 'silent' minorities. These communities are all relatively large in terms of population numbers, require tailored support to overcome distinctive economic, social and personal obstacles, and would benefit from critical appraisals of their circumstances.

## **Keywords**

- *Minority Entrepreneurship*
  - *Ex-Prisoners*
  - *Disabled People*
  - *Travellers/Gypsies*
  - *Grey and Gay*

## 1. Introduction

Over the past two decades, the term ‘entrepreneurship’ has received ever-increasing levels of media and government attention. It is now widely considered to be in the best interests of a nation’s economy for governments to engender an entrepreneurial culture that advances the development of indigenous enterprise, and the promotion of individual ‘entrepreneurial heroes’ within such a culture furthers such a goal. In more recent times, the concept of the entrepreneur has been widely explored and there is a substantive body of literature which analyses entrepreneurs from a wide variety of perspectives, particularly within a genre that has been termed ‘minority entrepreneurs’. Chief amongst these minorities has been female entrepreneurs and ethnic entrepreneurs. However, although constituting substantial percentages of the overall global population, little has been written about other minority entrepreneurs, specifically people who might be categorised as Ex-Prisoner, Disabled People, Traveller/Gypsy, Grey or Gay. This article will map out what little research has previously been undertaken on such minority entrepreneurs, and will discuss the implications for the development of entrepreneurship programs targeted at these communities.

While the author has frequently encountered the presumption that researching such minority communities is based upon a desire to assist such communities from a social model perspective, the reality is that any examination or support is actually based upon strong economic arguments. Bridge and McGowan (2007) suggested that people can fund their lifestyle through eleven possible income generating activities and these options can be broken into the following three categories: **(1)** Tax Generating – employment, self-employment, and farming; **(2)** Tax Usurping —state support/welfare, and crime; and **(3)** Tax Neutral (although they may have a net positive or negative tax effect)— begging, inheritance, marriage, sponsorship, pensions and gambling. However, the question remains how can support

agencies help move people away from Tax Usurping or Tax Neutral situations towards Tax Generating opportunities? Given that it has been suggested in academic literature that entrepreneurship is frequently associated with the will to overcome a state of social marginality or economic discrimination, the argument therefore follows that people who are in some way excluded from society often derive from this situation the motivation to take the initiative of starting their own enterprise, although frequently this may occur because a person has no alternative. According to Harper and Momm (1989), if the business is successful, it will serve as an effective way of establishing a person’s confidence and of achieving genuine rehabilitation, not only of the body but also of the spirit. Many of the minority communities discussed in this article currently face substantial obstacles in attempting to move from negative to positive economic positions and this article seeks to better understand the distinctive challenges that they endure and thereby create some foundations from which others can build.

## 2. Entrepreneurship and Ex-Prisoners

In seeking to understand why ex-prisoners might reoffend, a common error made is that prison terms are frequently viewed by the general population as distinct periods that once completed allows people to rejoin society in a natural fashion. However, as Louks *et al.* (1998) noted, punishment for a crime does not necessarily end with the completion of the sentence; the stigma of a criminal record may follow people for years after they have ‘paid’ for their offence. While the rate of crime remains an area of major concern for police forces globally, an additional concern for Justice Ministries has been the rates of reoffending by those convicted of criminal offences. In the USA, statistics show that within 3 years of release, 67.5 % of prisoners are back inside prison (U.S. Dept of Justice, 2007). In

**Table 1.** European Rates of Recidivism

COUNTRY	OFFENDER GROUP	SELECTION PERIOD	AGE	N	DEFINITION OF RECIDIVISM	% OF RECIDIVISM AFTER X YEARS				
						1	2	3	4	5
Austria	Adults sentenced	1983	14+	69,267	New conviction					38.0
Germany	Persons convicted or released from prison	1994	14+	947,382	New conviction				35.7	
Netherlands	Persons sanctioned for a crime	1997	12+	153,834	New conviction	18.6	27.7	33.4	37.4	40.4
Seden	Persons convicted for offences	1999	15+	76,700	New conviction	22.0		36.0		
Norway	Persons charged	1996	15+	65,086	New charge	19.6	30.5	37.4	41.5	43.4
Scotland	Persons convicted or released from prison	1999	16+	45,245	New conviction	31.0	42.0	49.0	53.0	
Engeland/Wales	Persons released from prison or sentenced to a community penalty	1999/Q1	10+	13,316	New conviction		48.0			

Australia, approximately 38 percent of prisoners return to prison within two years of release, but this number increases to 45 percent when other corrective service sanctions are included in the measure (SCRGS, 2006). In Europe, Wartna's (2009) examination of recidivism across many countries found that the rates of reoffending varied by country as shown in Table 1.

Research in Ireland by O'Donnell *et al.* (2008) examined 19,955 inmates that were released from prison between January 2001 and December 2004. The majority of the released prisoners were male (93 per cent) and unmarried (82 per cent), with an average age of just under 30 years. The research also found that recidivism was higher among males, younger persons, the unemployed and those with previous prison experience. These findings closely correlated with Wartna's (2009) study which highlighted the characteristics of those prisoners who are most at risk of reoffending: gender (males represent higher risks); age at first conviction (the younger, the higher the risk); country of birth (ethnic minorities display more recidivism); offence (risks highest after violence and property offences); and previous convictions (the more, the higher the risk).

Research by Fletcher (2004) showed that employment can help reduce the risk of re-offending by between a third and a half, as two-thirds of inmates arrive in UK prisons from positions of unemployment, and three-quarters leave with no job offer. The data from these studies clearly identifies that those prisoners who are most at risk of re-offending are young men who are categorised as unemployed.

Upon their release, there are many reasons why former prisoners find it difficult to adapt to society, and as previously highlighted, unemployment is one of the biggest issues that they face. The recent trend of mechanisation replacing low-skilled jobs and the lack of skills, training or personal qualities by prisoners for the increasing importance of knowledge-based work means that the prospects of securing long-term employment are ever more challenging for ex-prisoners. The fact that they possess a criminal record also generates negative perceptions amongst potential employers and reduces the potential for being successful at a job interview. MacKinnon and Wells (2001) emphasized that the number of employers in New Zealand who requested information about criminal records increased from 13,000 in 1996 to 36,500 in the first half of 2000.

The National Economic and Social Forum (2002) noted that only 52 per cent of Irish employers will consider employing someone with a criminal record, while a 2001 Home Office Research Study in the UK finds that only 10 per cent of prisoners enter employment upon their release, and a 2002 Home Office review reports that employment can reduce re-offending by between a third and a half. The challenge in getting a job presents prisoners with a significant obstacle to reintegration into society as a number of studies (e.g. Pati, 1974; Hormant, 1984; Votey, 1991) have stressed the importance of employment in preventing or reducing re-offending. However, while appreciating the challenge that prisoners face in getting a job, rehabilitation and education programmes within prisons generally do not consider entrepreneurship (self-employment) as a possible option for prisoners, but instead focus on training for employment.

A report by the Social Exclusion Unit (2002) in the UK suggested that education and training within the prison system has traditionally been viewed as a means of keeping prisoners occupied rather than providing them with the skills necessary for employment. The report notes that while there are many different types of training courses available to prisoners within the UK prison system, a review of the programmes provided highlights that specially-designed 'Start Your Own Business' programmes are not commonly found amongst the options accessible and so prisoners considering self-employment as a career option are disadvantaged. While some business courses are provided within certain prison systems, a specially-tailored programme would have to be cognisant of the obstacles that prisoners face in attempting self-employment upon their release and of the distinctive challenges that they would endure in establishing their own business. Arguably the lack of self-employment courses is a surprise omission given the difficulty that prisoners suffer in securing employment once their sentence has been completed, and the resultant increased possibility of them re-offending. Indeed it is feasible

to argue that giving prisoners an alternative career option through self-employment would be good for the prisoners, for the prison service, and for society. After an intensive search for such programmes, it became evident that in reality few countries offer such entrepreneurship programmes for prisoners.

Because of the scarcity of research that has been undertaken regarding the distinctive challenges faced by former prisoners when looking to start their own business upon release from prison, very little is known about their specific training requirements in terms of entrepreneurship education. Jansyn *et al.* (1969) cited three main reasons why former prisoners wish to go into business for themselves: independence, a desire to retain all of the profit from their work, and the opportunity to earn high wages. Jansyn *et al.* also observed that the risk associated with self-employment was lower for ex-offenders than the general population because their marginal position in the labour market meant that they had less to lose. However, despite having greater motivation and lower risk, offenders were found to need more assistance and support from external agencies. Rieple (1998) explained that through her study the principal factors identified as barriers to self-employment for ex-offenders includes: lack of suitable contacts/role models, lack of financial support/credit history, difficulty in presenting oneself to the bank, poor educational and literacy abilities, stigma attached to having a record, lack of follow-through, persistence, dedication (lack will to overcome setbacks), problems relating to the dulling effects that prison exerts on some individuals, and lack of self-confidence (want to set up business while in prison, but rarely follow it through upon release). This work clearly highlighted that ex-offenders must confront additional and distinctive challenges beyond those difficulties that will be experienced by a non-offender when seeking to establish their own business, but these challenges are frequently more related to behavioural issues than business issues. To address this gap, Fletcher's (2004) analysis of existing enterprise support programmes in the UK accentu-

ated four key aspects of good practice with regard to tailored enterprise programmes for prisoners. The first aspect is that successful interventions must be flexible enough to accommodate the diverse needs of the individuals taking the programmes. The second aspect is that tutors need to be able to empathise with participants and build relations of trust with them, with positive feedback and non-confrontational approaches being particularly effective. The third aspect is that tutors should have experience of running their own business or the programme should include input from business people. Finally, effective partnership working is important so that prisoners can benefit from different experiences and expertise. The conclusions drawn from these studies are representative of the findings that have been published from the limited research previously undertaken on this topic and they lucidly demonstrate the distinctive nature of the unique entrepreneurship challenges that ex-prisoners need to address.

Logic would suggest that self-employment represents a very practical way for some prisoners to re-enter the labour market. Indeed Sauers (2009) identified a prisoner entrepreneurship programme (PEP) in Texas that has achieved a recidivism rate as low as 8 percent and an employment rate that is more than 80 percent within 30 days of release. However, what is not known from this study (or any other study) is the percentage of prisoners that might realistically benefit from entrepreneurial support, although anecdotal evidence would intimate that it is just a modest proportion of the prison population. Such programmes are not a panacea for the elimination of recidivism as not every prisoner wishes to pursue such a route (as with the general population).

### **3. Entrepreneurship and Disabled People**

Any examination of the disabled community will quickly highlight the poor rates of employment and pay that disabled people suffer. In research under-

taken by Boylan and Burchardt (2003), they found that people who have been disabled from a young age may have already experienced disadvantage within the education system due to lack of access to facilities and the full curriculum. Such people will therefore have lower educational qualifications on average and as a result are disadvantaged in the labour market. As a result of these outcomes, their inability to secure or retain jobs may push them towards self-employment as the only labour market option. The research also found that people who become disabled during their working life may also find their labour market options limited, whether as a direct result of their impairment, or by discrimination on the part of employers. On the other hand, people with disabilities reported that they valued the flexibility of self-employment over the hours and workload that self-employment could bring, particularly if their impairment or health condition was varied in its impact on their ability to work. According to the research, rebuilding self-esteem was another positive reason cited by people with disabilities for becoming self-employed, as their self-esteem may have been damaged by the onset of disability and subsequently encountering rejection by employers or patronising attitudes by advisers. For those with professional qualifications, self-employment could be a matter of free choice (although even they reported limitations in employment opportunities), but for those with low or no educational qualifications, while recognising that it had positive aspects, self-employment was more often a last resort.

In the United States, a report was delivered by the Presidential Task Force on the Employment of Adults with Disabilities (2000) which revealed that based on the 1990 national census, people with disabilities have a higher rate of self-employment (12.2 %) than people without disabilities (7.8 per cent), with approximately 40 per cent of the disabled self-employed having home-based businesses. Indeed Stoddard *et al.* (1998) stated that nearly as many people with disabilities report being

self-employed as report working for federal, state, and local government combined. They also noted that 14.6 per cent of men with disability were self-employed compared with 9.6 per cent of men with no work disability, while 9.0 per cent of women with disability were self-employed compared with 5.6 per cent of women with no work disability. A major report in the UK on the barriers to self-employment for people with disabilities (Boylan and Burchardt, 2003) found that of those in paid work, 18 per cent of disabled men and 8 per cent of disabled women were self-employed, compared to 14 per cent and 6 per cent of non-disabled men and women respectively. Boylan and Burchardt analysed the data on self-employed disabled people to build a greater understanding of their characteristics, and found that both disabled self-employed men and disabled self-employed women were older, on average, than their non-disabled counterparts (49 compared to 43 for men, 45 compared to 42 for women). The report also identified that a higher proportion of disabled self-employed men and disabled self-employed women had no educational qualifications (20 per cent and 12 per cent respectively) compared to non-disabled self-employed (13 per cent and 10 per cent respectively), while a smaller proportion of disabled self-employed people lived in households containing children, compared to non-disabled self-employed people (this is partly due to the different age profile of the two populations). The report additionally found that disabled men and women had been self-employed longer (13.1 years on average for men, 8.4 years for women) in comparison to non-disabled men and women (11.3 years for men, 7.9 years for non-disabled women), although this finding was partly explained by the fact that disabled self-employed are also older on average. The number of hours worked by disabled self-employed men (42.8) was lower than for non-disabled self-employed men (48.6), and similarly the number of hours worked by disabled self-employed women (29.5) was lower than for non-disabled self-employed women (33.3). The research also found that disabled self-employed

people were more likely than non-disabled self-employed to be unable or unwilling to report their earnings, while disabled men and women were less likely to be in professional occupations (this finding would be related to lower educational qualifications). In terms of classifying people's disabilities, men and women with musculoskeletal problems, and women with mental health problems, were particularly likely to be self-employed, while men with sensory impairments were relatively unlikely to be self-employed. Furthermore, the report highlighted that people with disabilities bring lower human capital to their employment than non-disabled people, and that self-employed disabled men report lower incomes from self-employment than their non-disabled counterparts. It has been suggested by Harper and Momm (1989) that people with disabilities make natural entrepreneurs since having a disability can also be a stimulus for independent problem-solving and innovation. They suggested that children with disabilities often develop new and effective ways of moving around, communicating, or otherwise overcoming their problems. The experience of facing and coping with difficulties which are unfamiliar can be a valuable, if onerous, form of personal development.

Jones and Latreille (2005) offered data signifying that self-employment is due to the greater flexibility in hours and times afforded in self-employment, and that the higher rates of self-employment among people with disabilities reflects a voluntary choice that best accommodates their disability. However, these findings are in contrast with much of the other research that has sought to identify the central motives that people with disabilities tendered for starting their own business. For example, Blanck *et al.* (2000) highlighted the role of discrimination, either perceived or actual, as a major motivation and concluded that self-employment offered increased employment opportunities for people with disabilities. Likewise, Schur (2003) found that discrimination was an important explanation of the higher rates of self-employment that are to be found amongst people with disabilities than with non-disabled

people. As with all forms of entrepreneurship, there are 'push' and 'pull' factors influencing the decision to start one's own business. Undoubtedly, the discrimination faced by people with disabilities in terms of employment and earnings opportunities (as discussed earlier in the paper) encourages many to become self-employed. But frequently self-employment is also a lifestyle choice that offers people with disabilities the freedom to work at their own pace in an environment that accommodates their particular needs. Owning their own business also provides people with disabilities the flexibility that is necessary for those who require frequent medical attention, flexible hours, accessible work space, and other special considerations. Whatever the motives for starting the business, the higher rates of self-employment amongst this community requires that when people with disabilities do look to start their own business, that appropriate support is available to help them with the process.

#### **4. Travellers (Gypsies) and Entrepreneurship**

The position of Irish Travellers within Irish society has long been a complex one. While Travellers are native to Ireland, they have much in common with the European Roma, Sinti and Gypsy communities, particularly in their desire to live a nomadic lifestyle and their resistance to being assimilated into the majority population. Members of the Traveller community view themselves as a small indigenous ethnic group, with a shared history and value system which distinguishes them from the majority population, but this self-identity has frequently caused the community to suffer both at the hands of the majority population and through institutional bigotry. According to O'Shea and Daly (2005: p5), 'the Traveller community is widely documented as suffering severe social exclusion . . . and lack access to and participation in the systems which exist to benefit all Irish citizens'. According to CSO (2004),

the Census 2002 data highlighted that unemployment among male Travellers measured 73 per cent according to the self-assessed principal economic status question on the census form. The national measure of unemployment for males on a comparable basis was 9.4 per cent. Meanwhile, the corresponding rates for females were 63 per cent for female Travellers and 8 per cent for the female population overall. Travellers' organisations, and research by the Equality Authority, have identified a number of barriers relevant to Traveller's access to the labour market. These include:

- The educational standard which is required for many of the jobs in the mainstream workplace positions Travellers at a disadvantage in accessing organised employment.
- Lack of Traveller role models that are engaged as employees in the public or private sectors and have successfully completed the second/third level education.
- Legal and infrastructure restrictions: Traditionally there has been a cultural preference for self-employment among the Traveller community. Increasing legal and infrastructure restrictions are making it gradually more difficult for Travellers to continue in this area of economic activity.
- Opportunity cost of employment: there is a need to balance the costs of participation in paid employment versus traditional Travellers self-employment and/or unemployment.
- Discrimination in the labour market.
- Recognition of the Travellers culture including culturally appropriate programme content and increased diversity training among providers and employers.
- Appropriate, flexible and accredited training provision.
- A supported transition from training into employment. (Dept. of Justice and Equality, 2006).

A report by Pavee Point (2007) argued that Travellers wanted to access waged employment but that frequently meant having to hide their Traveller identity. The report also propounded that a lack of recognised skills and low levels of education among Travellers, plus discrimination in the marketplace,

meant that more pro-active measures were needed to address the exclusion that Travellers experience in the labour market. Indeed, any discussion amongst the majority population regarding Traveller employment will frequently cause significant negative reaction. Pavee Point (2005) highlighted that Travellers were often labelled as being work shy but argued that in reality discrimination was the main barrier to Travellers joining the mainstream labour market.

As well as possessing its own cultural identity, language and oral customs, the Traveller community has a long and proud tradition of craftsmanship and self-sufficiency, with the Task Force on the Travelling Community (1995) highlighting that the Traveller culture and way of life values enterprise. In the face of discrimination in accessing the waged labour market, many Travellers have turned to self-employment as a solution to achieving an income that will sustain themselves and their families. Trading, and market trading in particular, has always been an important economic activity within the Traveller economy (McCarthy and McCarthy, 1998). According to Pavee Point (2008), the 'Traveller Economy' is the term used to describe work that the Travellers initiate themselves. Pavee Point contended that there are a number of key features to the Traveller Economy that distinguishes it from general economic activity and these include:

- Nomadism – where mobility makes marginal activity viable,
- A focus on income generation rather than job creation,
- The extended family as the basic economic unit,
- Home base and work base is one and the same,
- Flexibility – often in response to market demands.

Pavee Point further argued that the barriers and challenges facing the Traveller Economy stem from a lack of recognition of the skills acquired through this way of working and its contribution to the mainstream economy. However, the lack of acknowledgement of the Traveller culture within public policy has resulted in both direct and indirect discrimination, with changes in the law on street trading having a

particularly adverse effect on the economic life of Travellers in comparison with other groups. The designation by local authorities of specific locations being suitable for trading made transient and door-to-door trading illegal, and reductions in the size of the trading pitches within designated markets meant that some products traditionally sold by Travellers (e.g. carpets) could no longer be offered from the market stall. According to McCarthy and McCarthy (1998), competition for a smaller number of trading pitches in fewer markets had a negative impact on Travellers who were not resourced or organised to compete. High license fees also reduced the opportunity for Travellers who had no start-up capital or access to legitimate credit facilities.

Meredith (2011) noted that the traditional Traveller Economy has been adversely affected by a number of factors, including farm mechanisation, rural depopulation, improved rural transport and the mass production of plastic goods; such changes rendered many traditional Traveller crafts, trades and services redundant. In response to these changes, increasing urbanisation, and misinformed government policies, Travellers have been forced to seek out new economic opportunities. A minority have been able to adapt their economic practices to this environment by developing new trading opportunities, such as scrap metal, tarmac and some market trading; however, the majority of travellers are now dependent on social welfare benefits (Meredith, 2011). Therefore, due to increasing regulation and formalisation of the Irish economy, it is increasingly difficult for Travellers to maintain their involvement in economic activities traditionally associated with the Traveller Economy. The Department of Justice and Equality (2006) outlined that efforts are being made to build on the current skills and traditional entrepreneurship of the Traveller community and to eliminate the barriers that hold them back from fully participating in the Irish Labour Market. Further, with the restrictions encountered by Travellers in their areas of self-employment it is important to provide Travellers with additional

opportunities to attain professional qualifications and access to work in areas of their cultural preference (Dept. of Justice and Equality, 2006).

The challenges and obstacles that Travellers endure in seeking to create income-generating opportunities is just the story of one country, but it is arguable that Gypsy communities throughout the world face very similar discriminating experiences. However, because Gypsy communities generally exist on the margins of society, very little research has been undertaken regarding their entrepreneurial experiences and significant opportunities exist within this field for detailed examination.

## 5. Grey Entrepreneurship

Throughout the developed world, population birth rates are falling and life expectancies are rising. Many countries are now faced with the implications of an increasing 'greying population'. In some countries such as Japan and Italy, there are now a larger proportion of dependent older persons over 65 than dependent young under 15 (Weber & Schaper, 2003). These trends are likely to continue into the future and will affect other countries currently benefiting from a younger population profile. The shift in age structure associated with population ageing has a profound impact on a broad range of economic, political, and social conditions, such as the long-term viability of inter-generational support systems (United Nations, 2004). According to a United Nations (2004) study, by the year 2050, more than one in every five persons throughout the world is projected to be aged 60 or over, while nearly one in every six is projected to be at least 65 years old. Over the past 50 years, labour force participation of persons over 65 years old declined by more than 40 percent at the global level. In 1950, about one in every three persons aged over 65 was in labour force. In 2000, this ratio decreased to just less than one in five. It is also worth noting the increased female share within the older work force as parti-

cipation rates have decreased among older males. Although lower levels of labour force participation at older ages are usually a sign of higher levels of social security coverage, they may also result from other factors such as a shortage of employment opportunities and obsolescence of skills and knowledge. One way of reducing welfare dependency and unemployment is to encourage more elderly people to enter self-employment or small business ownership (Curran and Blackburn, 2001). However, there is limited academic research and comparative statistics outlining the numbers and make-up of grey entrepreneurs and detailed analysis of the entrepreneurial activity of this community would be welcomed by many stakeholders.

Entrepreneurs aged 55 and older make up one of the fastest-growing groups of self-employed workers in America. According to Challenger (1999), during the first decades of the 21st century, the baby boomers will retire just as 'Generation X' will settle down. Overfelt (2005) further estimated that 40 percent of all entrepreneurs are 50 or older and that more than 80 percent of baby boomers plan to work beyond the age of 60. Similarly, Pethokoukis and Brandon (2006) stated that baby boomers and grey entrepreneurs now account for 54 percent of all self-employed workers, which is a significant proportion of entrepreneurial activity in the US. Karoly & Zissimopoloulos (2004) suggested that about one third of all older entrepreneurs become self-employed after age 50. They combined the data from the U.S. Current Population Survey and the Health and Retirement Study in their research of self-employed older workers. The results of their study suggested that in comparison with their wage and salary counterparts, grey entrepreneurs are more likely to be male, white, married, college educated, and to be healthier, but to have a health condition that limits work. Other findings in this study show that grey entrepreneurs are more likely to work part-time and to have a family business or a spouse who is also self-employed. Similar to wider international population ageing trends, the UK

is also experiencing a greying population. Entrepreneurs aged over 50 now account for an estimated 15 percent of all start-ups in England and Wales which is a 50 percent increase over the past ten years (Wiener, 2005). The Barclays' Report (2001) on third age entrepreneurs is the primary source of comprehensive data on this growing entrepreneurial segment in the UK. The findings show that nearly 35 percent of older people started their own business venture because they had been made redundant, retired, or were dissatisfied with their existing job. The largest proportion (34 percent) of businesses started by grey entrepreneurs is in property, finance, and professional services, those sectors where opportunities for better work-leisure balance exist. A special government initiative called the 3rd Age Enterprise and Employment was launched in the UK in 1999 to tackle the ageism suffered by the over 45s when they tried to start up business, aiming to overcome gaps in services, advice, and opportunities and to counter discrimination (Professional Engineering, 1999). Other recent government initiatives have been launched to encourage older workers to stay economically active. Curran and Blackburn (2001) identified schemes such as PRIME, New Deal 50+, and the Employment Zones initiatives which have been specifically aimed at promoting self-employment and business ownership amongst older people, although little is known about their effectiveness.

Grey entrepreneurs represent a large proportion of entrepreneurial groups in other developed countries too. For example, in Australia, self-employed over 50 represent 31 percent of total self-employment which is an increase of 5 percent since 1997. In New Zealand, around 40 percent of self-employed workers belong to the over 50 category (Weber and Schaper, 2003), many of them operating their business from their own homes. As the international statistics show, grey entrepreneurship forms a significant part of individual economic activities and this business cohort's importance will continue to rise worldwide. More government and other support

organisation's initiatives are essential in encouraging more elderly people to consider self-employment as an option.

## 6. Gay Entrepreneurship

Estimations as to the exact size of the gay community vary from 10 per cent (Kinsey, 1948; Kirk, 1989), to 'non-existence' in countries such as Iran where the government denies the manifestation of this 'phenomenon'. The most commonly employed statistic for a gay population in a country is between 5 and 6 per cent (CSO, 2007; Govan, 2005). This figure of between 5 and 6 per cent refers to the entire lesbian, gay, bi-sexual, and transgender (LGBT) community. In the field of entrepreneurship, where minority communities can become a host to entrepreneurial behaviour (Kirzner, 1979), the significance of the gay demographic is substantial. With the world's population estimated at 6.986 billion by the U.S. Census Bureau (2012), the global gay population amounts to approximately 400 million people. In addition to this, exploratory research has suggested that a gay person is more inclined towards entrepreneurial behaviour than their heterosexual counterparts (Out Now Consulting, 2008), with Lukenbill (1995) stating that rates of participation in both new venture creation and self-employment reach rates of 18 % of the gay community. Together, these figures imply that the gay entrepreneur differs in terms of their entrepreneurial behaviour, and suggests that there may be underlying patterns of distinguishing characteristics in a gay entrepreneur (Schindehutte *et al.*, 2005).

While it is evident that in comparison to their heterosexual counterparts the gay community are indeed a minority, there exists some disagreement with this classification. Galloway (2007) noted that the gay minority seems to be perceived as not worthy of specific research and she discussed how it is often assumed that the experiences of gay people

do not vary from their heterosexual counterparts. On the other hand, recent research would suggest that gay people face difficulties in their lives which endow them with particular character traits, challenges, and opportunities unique to their identity. A commonly employed argument against isolating the experience of the gay individual is that members of the gay community should not be defined by their sexuality and that this leads to further segregation within society (Hjern, 2004). Similarly, both Willsdon (2005) and Galloway (2007) suggested that the gay community may not be considered a minority as the experiences of gay people are assumed not to vary from those of non-gay people. As a result of this assumption the gay community have remained omitted from the research of entrepreneurship. Varnell (2001) proposed that this oversight within the research of entrepreneurship could lead to an underestimation of the importance of this group. Differing personal, social, and political environments may influence the entrepreneurial behaviour of a gay person, which may lead to a different entrepreneurial experience, distinctive challenges, and opportunities which may be important to further research in this area. Schindehutte *et al.* (2005) discussed the motivational, attitudinal and behavioural factors which cause the gay identity to manifest itself in different ways. Arguably, sexuality is central to a person's identity and in the face of negative attitudes to gay people it may become important to be able to express oneself in a safe environment. Self-employment and business ownership offer a valuable means through which this can be achieved, particularly for those who have faced real or perceived discrimination on account of their sexuality. This response to adversity could explain why some people feel the need to advocate their sexual preference and feel stigmatized to the point of living their lives apart from mainstream society (Schindehutte *et al.*, 2005). On the other hand, those who have not had negative experiences with their sexuality may not feel different and in turn not feel they have to exert it.

Varnell (2001) identified how LGBT people may be more likely to be economic risk takers, a distinctly advantageous trait for the entrepreneur. Other values which tend to emerge within gay sub-cultures can also foster creativity and entrepreneurship such as the need for freedom, self-expression, individualism, and diversity (Haslop *et al.*, 1998). Interestingly, many of the motivations of the gay entrepreneur identified by Shindehutte *et al.* (2005) are archetypal including: sense of not fitting in, the desire for psychological autonomy, a tendency to reject traditions and culture, creativity, and the ability to recognize opportunity. This work suggests that gay motivations are consistent with traditional models, although it seems the influences and experiences exclusive to the LGBT community generate supplementary qualities, goals, and incentives (such as those identified by Haslop *et al.*). Schindehutte *et al.* identified the main benefits linked to gay entrepreneurship, many of which are in harmony with those associated to the traditional entrepreneur, while several could debatably hold more relevance to the gay business owner. An example of this is the opportunity that entrepreneurship offers the gay person to express their self-identity and explore their personal growth. Freedom, personal satisfaction, professional and personal growth, recognition, and social and economic clout (Levin, 1998, Lukenbill, 1995) are benefits more heavily weighted to the gay entrepreneur due to the possibility that these actions may have been frustrated in previous employment or other gay experiences making them more valued to the gay entrepreneur. In addition to these elements, demographic characteristics also create the tendency of gay people to be higher risk takers (for example the double-income, no kids partnerships typical of gay relationships). Moore and Buttner (1997) discussed the push and pull factors which are stringent to the gay entrepreneur and mirror much research in the area. The barriers identified are particularly severe and include such obstacles as discrimination, homophobia, fear of AIDS, inappropriateness of employment (e.g. Army),

and societal stigma. Cumulatively the potential barriers, born of real and perceived prejudice, result in the gay entrepreneur possessing a more proactive attitude in the procurement of self-fulfilment (Varnell 2001). Lukenbill's (1995) estimation of 18 % of the gay community being entrepreneurs reflects the result of these constraints, leaving much space for further study in the area.

## 7. Conclusion

It is arguable that the current economic crises across the globe has increasingly caused the further marginalisation of many of the minority communities identified in this article. As governments have sought to identify areas for financial cutbacks, marginalised communities have found their welfare payments reduced and opportunity for employment lessened, and even those who have secured employment have found their disposable income to be significantly diminished. This course of events has undoubtedly caused an increasing number of people in marginalised communities to move from Tax Generating opportunities towards Tax Usurping or Tax Neutral positions, a situation that will unquestionably lead to greater social and economic difficulties for those enduring such circumstances. One potential solution for people in these positions is to create self-employment opportunities but given the dearth of research available concerning their distinctive challenges, support agencies are struggling to understand how best they might be assisted.

It was not until the mid-nineteen eighties that governments and researchers began to broaden the scope of targets for study within entrepreneurship. Until then only adult males had been the focus of efforts for data collection, promotion and funding. In more recent times, an increasing body of research

has emerged which supports the strengthening of government policies as they shift from cultural and sexual sub-ordination to an acknowledgement of minority groups in the generation of indigenous enterprises. This recognition of the underrepresented is an essential step towards the full acceptance of all minority communities within society and the recognition that "in terms of entrepreneurial support, we treat everyone the same" is not working. A tailored approach must be undertaken with each minority community, and working with representative organisations within each community should occur if greater understanding of the distinctive challenges that they face is to be achieved. However, while these minority communities may require tailored support at the pre-start-up and early start-up stages, afterwards they should be mainstreamed towards generally-available support as otherwise the possibility exists of ghettoising these communities.

The emergence of minority entrepreneurial activity has brought to the fore questions on the precise role that the state and its relevant agencies can and should perform in supporting their endeavours. State intervention for the promotion of business activity among minority communities requires a judicious balancing of the need to offer targeted assistance for business creation and business expansion in the interests of overall economic growth without engineering what are perceived to be desirable social outcomes for minority groups. While enterprise policy directed towards minority entrepreneurs is still at a formative stage of development, the findings of this article underline the requirement for a bespoke approach that could potentially coax minority entrepreneurs in from the margins of the economy, yielding benefits for both the state and the minority entrepreneur. The challenges are enormous but doing nothing is not an option!

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