

# Understanding Microenterprise as an Integrated Employment Option

A Booklet for Individuals & Families



Family & Consumer  
Mentoring Project  
of the Chippewa Valley

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In many communities throughout Wisconsin, options for people with disabilities who needed employment supports were often limited to segregated work centers due to scarce local resources and a lack of information about creative or alternative approaches. In 2008, Wisconsin's Department of Human Services began to expand Family Care (a managed long-term care program) and IRIS (a self-directed supports waiver for long-term care) throughout the state. This systems change, designed to eliminate waiting lists for services, entitles all frail elders and adults with significant physical and developmental disabilities to the publically funded supports and services needed to participate fully in community life.

Working and earning money is one way that people participate in community life. For people with significant disabilities, quality of life is greater when working in the community.<sup>1</sup> Work generally gives people a sense of self-worth and happiness. By working, people with disabilities can demonstrate that they are not only on the receiving end of publically funded services, but are capable of being productive citizens.

Sometimes, people with significant disabilities are told that they cannot work. *This is simply not true.* Anyone who wants to work *can* work. Over the last few decades, strategies have emerged to help people with the most significant disabilities find and maintain work in the community. Whether a person receives long-term supports or not, employment (and self-employment) is possible. Likewise, people receiving Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI) can work and keep the benefits they need.<sup>2</sup>

There are two ways that people work in our communities: a person either works for someone else (i.e. "gets a job") or he/she works for themselves (i.e. "owns a business"). Within these two options there are different strategies for finding a job or starting a business. It is important to know that most jobs are *never* advertised and that the wellspring of many small businesses can be found in a person's interests and skills, not from an obvious market demand for a particular product or service. Micro-enterprise (also known as self-employment) provides an opportunity for a person to create his/her own work, based on his/her unique interests and skills. For many individuals, families and professionals, self-employment is a new way of thinking. This booklet is designed to help answer questions and present resources to learn more.

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<sup>1</sup> Quality of Life Questionnaire (Eggleton et al, 1999)

<sup>2</sup> For more information visit [www.ssa.gov/work](http://www.ssa.gov/work) or [www.ssa.gov/redbook](http://www.ssa.gov/redbook)

## Defining Microenterprise

Microenterprise is the smallest form of business. Owning and operating a microenterprise (or “micro-business”) is *self-employment*. Microenterprises exist all around us; offering us products and services such as daycare, computer help, landscaping, dog walking, errand running, arts, and crafts. The list goes on and on.

Microenterprises are typically born out of a person’s passion, interest or skill in something particular. Self-employment and microenterprise is a way of life for many people in rural communities, since job opportunities are often limited in rural areas but demand for local goods and services exists. Owning and operating a microenterprise is an effective means for a person with a disability to earn income in a way that provides flexibility and accommodates his or her needs and interests.

## Microenterprises Owned by People with Disabilities in Wisconsin

Media Conversion	Vending	Desktop Publishing
Arts and Crafts	Consulting	Internet Sales
Pet Sitting	Sewing and Alternations	Music and Entertainment
Dog Walking	Button Making	Outsourced Clerical Work
Dog Treat Bakery	Lawn Care	Gift Baskets
Delivery	Cleaning	Ink Cartridge Recycling
Errand Running	Recycling	Many, many more!

## Advantages of Micro-enterprise

The choice to start a microenterprise is an individualized one. Here are some reasons why people with disabilities choose self-employment:

- Choice and Control – to be able to choose when, where and how work is performed
- Independence and Creative Freedom – to be one’s own boss and try new things
- Natural Skills and Talents – to do what “comes natural”
- Inclusion and Connections – to have a valued role in the community as a business owner
- Expanded Work Opportunity – to find opportunities beyond the labor market
- Availability of Supports – to maximize existing supports or be more independent
- Accumulation of Wealth – to build wealth and assets through the use of Social Security Work Incentives<sup>3</sup>

<sup>3</sup> For more information on assets and self-employment Visit: [www.start-up-usa.biz](http://www.start-up-usa.biz)

## How can family, community members and professionals help?

Family, friends and professionals can help a person with a disability identify his or her interests, skills, talents, and preferred environments. This kind of information is gathered through conversations with the person and people who know him or her well, as well as objective observation of the person at home and in the community. The information gathered from this process is used to identify vocational themes that can be synthesized into business ideas. For example, a woman who has had a lifelong interest in giving gifts to others and writing thank you cards to friends, staff and families, began a gift basket business with the help of her support team.

This kind of exploration process is sometimes referred to as “Discovery.” (Callahan, 2004; Condon, 2004; Griffin, Hammis, & Geary, 2005) Discovery is an alternative to traditional vocational assessment. The Discovery process is a means to get to know someone, identify his/her personal networks, and examine the community in which he/she lives in order to define his/her “ideal conditions for employment.”

Families, friends and professionals who value person-centered planning practices<sup>4</sup> are essential for helping a person with complex disabilities to develop a microenterprise. Some of the hallmarks of person-centered planning include:<sup>5</sup>

- A commitment to know and seek to understand
- A conscious resolve to be of genuine service
- An openness to being guided by the person
- A willingness to struggle for difficult goals
- Flexibility, creativity, and openness to trying what might be possible
- A willingness to enhance the humanity and dignity of the person
- To look for the good in people and help to bring it out

Families and professionals are networked with others in the community who can be resources for information and guidance in the business planning process. For example, a trusted neighbor might be a business owner willing to offer advice on how to get started or a colleague’s wife might be an accountant with the necessary knowledge to understand business finances.

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<sup>4</sup> For more information on Person Centered Planning visit: <http://www.ilr.cornell.edu/edi/pcp/index.html>

<sup>5</sup> Kendrick, M. (2000). “When People Matter More Than Systems” Keynote Presentation for the Conference “The Promise of Opportunity”, Albany, NY, March 27-28, 2000.

## How to Start

Some people know exactly what they want to do for work, while many others are unsure and do not know where to start. In general, people make choices about what they want to do based on their experiences and the people they know. Below are some suggestions about how to get started:

- ✓ Learn about the businesses that other people with disabilities have started. There are free archived webcasts and helpful Q & A Fact sheets available on [www.start-up-usa.biz](http://www.start-up-usa.biz)
- ✓ Start to consider how self-employment will fit into your (or your love one's) life. What are the reasons for choosing the self-employment option?
- ✓ Brainstorm potential ideas based on your (or your family member's) interests, skills and preferred environments with others you know. Start to learn about these businesses by looking at the websites of similar businesses and visiting similar businesses in your community (or in nearby communities). Ask the business owner questions about the business and how they got started. To prepare a list of possible questions, read about *Informational Interviewing* on the web.
- ✓ Learn about *Customized Employment*, the *Discovery process* and other *Person-Centered Planning* strategies by visiting some of the websites featured in the Resources Section of this booklet.
- ✓ Talk with other families, friends, relatives, and the professionals you know. Mention to them that you are considering the self-employment as an option and ask them to help.
- ✓ Visit [www.selfemploymentnetwork.com](http://www.selfemploymentnetwork.com) for technical assistance on self-employment planning in Wisconsin and download the planning workbooks available for free on the website.
- ✓ If you encounter resistance to your ideas from the professionals you work with, bring a friend or advocate with you to the meetings. Remember to ask questions and take notes. Always try to resolve disagreements informally with the professional. If your issue remains unresolved go through the appropriate appeal and advocacy processes, such as contacting the Client Assistance Program<sup>6</sup> if you are working with the Division of Vocational Rehabilitation or the Family Care Ombudsman Office through Disability Rights Wisconsin<sup>7</sup> if you or your loved one is a member of a Managed Care Organization or participating in the IRIS Waiver.

<sup>6</sup> [www.dwd.state.wi.us/dvr/cap.htm](http://www.dwd.state.wi.us/dvr/cap.htm) or 1-800-362-1290

<sup>7</sup> [www.disabilityrightswi.org](http://www.disabilityrightswi.org) or 1-800-928-8778

## Where to Find Help

There isn't one single person, program or resource that will offer all the answers and support you need. Many family members help their loved ones by forming a *Circle of Support*<sup>8</sup> (sometimes called a *Microboard*<sup>9</sup>) or assemble a planning team that meets on a regular basis to establish objectives and carry out action steps needed to help the person reach their goals.

**Work Incentive Benefits Counselors** - Understanding how earned income will affect your (or your family member's) benefits is an important first step. You (or your family member) might be able to use Social Security Work Incentives to purchase business equipment and supplies, as well as supports needed to plan and launch a business. To contact a Work Incentives Benefits Specialist near you visit [www.eri-wi.org](http://www.eri-wi.org)

**Wisconsin Small Business Answerline** - Get free personalized advice and information from friendly and experienced business counselors about starting or managing a business. You can call once or on an on-going basis. Call 1.800.940.SBDC (7232) for a live question-and-answer session with an SBDC expert from Monday through Friday, 8:30 to 4:30 p.m. or request assistance by visiting: [www.wisconsinsbdc.net/busanswer](http://www.wisconsinsbdc.net/busanswer)

**Wisconsin Division of Vocational Rehabilitation (DVR)** - DVR helps individuals with disabilities address barriers to employment in order to gain or maintain work; this includes self-employment. DVR has developed a Customized Self-Employment Toolkit, which guides a DVR consumer through the microenterprise planning process. Visit DVR's informative website at: <http://dwd.wisconsin.gov/dvr>

**Self-Employment Network** - The Self-Employment Network is dedicated to helping people with disabilities pursue self-employment in Wisconsin. Connect to informational listserv, request technical assistance and access planning resources by visiting [www.selfemploymentnetwork.com](http://www.selfemploymentnetwork.com)

**Service Corps of Retired Executives (SCORE)** - SCORE mentors offer free and confidential business advice and mentoring. The SCORE website also features templates and tools for planning a business. [www.score.org](http://www.score.org)

**Start Up-USA** - This national website offers self-employment technical assistance, resources and training for individuals with disabilities, their families and the professionals who support them. Free and low cost webinars, helpful Q&A's and Fact Sheets. [www.start-up-usa.biz](http://www.start-up-usa.biz)

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<sup>8</sup> For information on Circles of Support visit: [www.familyconsumermentoring.com](http://www.familyconsumermentoring.com)

<sup>9</sup> For information on Microboards visit: [www.communityworks.info/articles/microboard.htm](http://www.communityworks.info/articles/microboard.htm)

## Important Reading and Information

Browsing these websites will give you insights about the opportunities that exist for you (or your family member) as well as help you understand effective methods to use with the people and professionals who may help along the way.

### Customized Employment

The US Dept of Labor's Office of Disability Employment Policy is leading a movement to create "A World in Which People with Disabilities Have Unlimited Employment Opportunities." They offer a reader friendly website with informative publications on Customized Employment for youth and adults with disabilities. [www.dol.gov/odep/pubs/custom](http://www.dol.gov/odep/pubs/custom)

### The Discovery Process

To understand the key elements and specific steps to Discovery, visit The Rural Institute's website at: <http://ruralinstitute.umn.edu/transition/Discovery.asp> On this website you will also find a bounty of other information about Transition Planning, Customized Employment, Self-Employment, using Social Security Work Incentives and much more.

### Person-Centered Planning

Cornell University's Employment and Disability institute has created user friendly site that describes the basic philosophy and foundational methods for Person-Centered Planning. The website offers self-study "courses" and the most influential readings on Person-Centered Planning methods. [www.ilr.cornell.edu/edi/PCP](http://www.ilr.cornell.edu/edi/PCP)

### Wisconsin's Family Care Program (Long-Term Care)

The Wisconsin Department of Health Services administers the State funded Family Care/IRIS long-term care programs for adults who have significant physical and/or developmental disabilities (age 17 years 9 months and older) as well frail elders. This site describes the role of the Aging & Disability Resource Centers (ADRC) as the 'point of entry' for accessing publicly funded long-term care options: Family Care/Family Care Partnership and Include, Respect, I Self-direct (IRIS). A range of general information about long term care, Management Care Organizations (MCO) and other contact information is available at:

<http://dhs.wi.gov/lcicare/Generalinfo/Index.htm>

## For More Information Contact:

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