

Article

Self-employment and disability: the case of support for starting a business in Sweden

by

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Abstract

In many countries, self-employment has become a common strategy for achieving inclusion in the labour market. Studies show that the occurrence of self-employment depends not only on individual motives, but also on existing policies and support. In Sweden, labour market measures to include people with disabilities are primarily organized to achieve inclusion through traditional forms of employment, though one tool offered by the Swedish Public Employment Service is *Support to Start a Business*. One part of this support is exclusive to people with disabilities. Although the Swedish Public Employment Service is responsible for this specific support, they collaborate with both external state-funded and non-profit actors who assess applicants' business ideas.

Drawing on the methodological approach of institutional ethnography, this article explores how the in-house frontline workers and external actors describe their professional roles, how they make decisions and what the chain of action looks like at multiple sites. Nine representatives from the various organizations that people can meet with when trying to start and run their own business have taken part in semi-structured interviews.

The analysis identifies different institutional practices that overlap when people with disabilities apply for support to start their own business: one focusing on the efficient allocation of resources, and the other on the individual's social and financial welfare by protecting the individuals these organizations meet with from risks connected to economy and health. These two practices reflect a long-standing conflict between control and support in objectives within both labour market policy and social work. This support of self-employment for people with disabilities is organized by actors who traditionally have not been studied in research on social work.

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Introduction

The inequality and vulnerability caused by exclusion from the labour market is an urgent social problem. One group that continues to be positioned far from the labour market around the world are persons with disabilities (OECD, 2014). Access to work is important for this group, not only for financial reasons and as a means to break free from poverty, but also because work increases personal well-being and 'brings personal and social benefits, adding to a sense of human dignity and social cohesion' (World Health Organization, 2011: 236).

In Sweden, the context this article focuses on, various measures to achieve work inclusion have been taken to support the individual in gaining access to, staying at, or getting back to work. Despite such measures, the employment rate remains lower among people with disabilities, which cause a reduced working capacity (52%), than in the population as a whole (77%) (Statistics Sweden, 2021). Moreover, earlier research on work inclusion and disability in the Swedish context has shown that community participation has increasingly come to mean participation in the role of wage earner in the labour market (Hultqvist & Nørup, 2017), and that the responsibility for leaving unemployment and/or sick leave is increasingly placed on the individual to handle on their own (Nord, 2018).

In many countries, one strategy for disabled people to acquire access to the labour market and community participation has been to start one's own business. In countries with a low average income and weak social welfare, self-employment is more common. In Sweden, the proportion of self-employed in the whole population is lower compared to that in many other countries, with only 9% of the population being self-employed. Among people with disabilities, 5% are self-employed (Statistics Sweden, 2021). Sweden also stands out on a policy level, as policies on self-employment and disability are absent in Sweden despite the fact that political guidelines from the UN and the EU refer to self-employment among people with disabilities as a form of employment that should be encouraged (European Commission 2010; United Nations, 2008, article 27). Moreover, little is known about self-employment when it comes to people with disabilities who are self-employed in the Swedish context. We have found only one study that has treated the group of

self-employed people with disabilities and their circumstances in the Swedish context. The results of the study show that 60% of the companies were still in operation two years after their establishment. Only 31% of these owners worked full-time in their companies (Larsson, 2006). Whereas Larsson's study (2006) notes the possibilities for people with disabilities to run their own business, a report from the Swedish Agency for Public Management (2010) highlights the barriers, emphasizing the need for increased security in the existing social insurance systems when people with disabilities start and run their own business.

To contribute knowledge about the barriers to, and opportunities for self-employment among people with disabilities as a possible way of work inclusion in the Swedish context, we have conducted and recently completed a study. In this study, *people with disabilities* refer to people with physical, psychiatric or cognitive impairments. A limitation in our study is therefore that people with intellectual disabilities are not included. In this study, we explored the individual, organizational and structural levels, as we understand them as interacting with each other. Starting with the experiences of self-employed people with disabilities who had started and run their own business, we found that most of them considered this a possibility for flexibility (Norstedt & Germundsson, 2022). Furthermore, several of them identified as entrepreneurs who strived for social change for people with disabilities, rather than merely seeing self-employment as a way of making a living. Research on entrepreneurship argues for the importance of distinguishing between *self-employment* and *entrepreneurship*:

Self-employment is defined as performing work for personal profit rather than for wages paid by others (Le, 1999). It is, first and foremost, an alternative strategy to salaried employment. /.../ However, entrepreneurship refers to bringing something new and innovative to the market (Parker Harris et al. 2014, p. 318).

However, in the interviews – just as in policy and everyday speech – the two concepts are often intertwined. This is why we also discuss entrepreneurship in this article, even though our main interest is in self-employment. Another common theme in the interviews was the barriers involving economic risks and inflexible, contradictory regulations. The self-employed people with disabilities offered examples of how they were forced to take greater financial risks than self-employed people without disabilities. For example, due to their disability they may not be allowed to have insurance. They also expressed worry about losing other types of

support for people with disabilities, which enables them to continue running their businesses, and said they experienced administrators' practices as controlling rather than supportive. The support for starting one's own business that is available through the Swedish Public Employment Service was perceived by those who applied for it as relatively easy to obtain. There is also a grant for start-up costs if a person has a disability, which involves a reduced work ability; this grant is meant to pay for furnishings, equipment, etc. Nevertheless, several of the participants chose to start their business without this support because if a grant recipient's company must close within three years, they are obliged to repay the grant (Norstedt & Germundsson, 2022). Against this background we argue that, as a group, people with disabilities face different conditions when attempting to start and drive their own business in comparison to those without disabilities.

Michailakis and Schirmer (2017) define the core of research in social work as a focus on how help and support are organized, both within and between organizations. Social work can further be defined as organized societal efforts aiming for change (Andersson & Mattsson, 2022). In line with these definitions, we argue that researchers in social work need to critically study the organization of support for self-employment. This article therefore examines the organization of support and the relationship between the different actors, some state-financed and others non-profit, who meet with people wishing to start their own business. Drawing on institutional ethnography, a methodology developed by Dorothy E. Smith and colleagues (2005), we understand this support as an institution constituted of 'coordinated and intersecting work processes taking place in multiple sites' (DeVault & McCoy, 2006, p. 753). Such processes shape the experiences of people with disabilities who try to start and run their own business. Moreover, in institutional ethnography, institutional processes are understood as practices of governing that 'depend on selecting, categorizing, and/or objectifying aspects of the social world to develop facts and knowledge upon which to base decisions' (Rankin, 2017, p. 3). Thus, the research questions in this article are: *What does the chain of action at multiple sites look like? What do frontline workers in the different organizations base their decisions on, and how do they describe their professional role?*

The Swedish context

In Sweden, economic policy, social policy and labour market policy are interwoven, and are not always possible to distinguish from one another. Olofsson and Wadensjö (2021) claim that the close connection to economic policy makes Swedish labour market policy unique. For a long historical period, measures to prevent and combat unemployment have been understood as means to enhance resource utilization, increase investments and escalate production levels. However, in recent decades unemployment policy has been more strongly connected to social policy, especially due to rapidly changing labour market conditions and higher social costs connected to long-term unemployment (Olofsson & Wadensjö, 2021). Groups that stand the farthest from the labour market, among them people with disabilities, have become a larger part of the total proportion of those who are enrolled at the Swedish Public Employment Service, the prime tool for the labour market policy. Today, the Service's primary focus is to match unemployed persons with employers, to ensure that those who receive unemployment compensation actively seek work, as well as to support and strengthen individuals in a long-term perspective through education and lifelong learning. Taken together, all these efforts influence the content and design of different labour market programmes.

One of these programmes is: *Support to Start a Business (Stöd till start av egen näringsverksamhet)*. It is an enterprise start-up support for those who want to start a business. In order to receive the support, the business concept must have the potential to be profitable and provide the applicant with a long-term income (Swedish Public Employment Service, 2023a). Anyone who is unemployed can apply for this support. People with disabilities that entail a reduced work ability can apply for a grant to cover costs up to 60,000 SEK for equipment, computers, etc. in the start-up process (Swedish Public Employment Service, 2023b). Even though the support is administrated by the Swedish Public Employment Service and it is the frontline workers there, such as case managers, who decide whether to approve an application, they also hire business consultants outside the organization to assess an applicant's business plan and chances of making a living from the business. External actors such as these business consultants, but also coaches, have been executing the matching and preparing stakes on behalf of the Swedish Employment Service

since 2019. It is worth noting that support from this programme has marginal importance for the total number of self-employed people with disabilities. In 2021, a total of 7,532 individuals were granted the support, and of these individuals, 796 had a disability. The use of the support also decreased significantly between 2007 and 2017 (Olofsson et al., 2022). This article does not address the effects of the programme or the low ratio of grants to people with disabilities. Rather, it ethnographically explores the institutional processes and coordinated practices that surround this and other types of support for self-employment and entrepreneurship. Doing this may help research and the professional practice in social work to identify barriers to, and opportunities for, people with disabilities who wish to start and run their own business.

Persons interested in starting their own business can also get support through the state-owned Almi Business Partner. In addition to the state-owned parent company, the group also includes 16 regional subsidiaries. Activities include offering advice and financing in all phases of a company's development, as a complement to the private market when it comes to financing and business development. Support through business plans can also be provided by non-profit organizations, which is represented in this article by NyföretagarCentrum ('centre for new entrepreneurs'). There are approximately 80 NyföretagarCentrum locations in various Swedish municipalities offering support, including information/advice and mentorship, with the aim of stimulating and facilitating the start-up and growth of new viable businesses. Activities are financed by private industry, authorities and organizations.

Neither the Support to Start a Business, nor these organizations, specifically target people with disabilities as self-employers, with the exception of the grant from the Swedish Public Employment Service (called *Special Support for Support to Start a Business*). Studies show that the Swedish Social Insurance Agency also provides important support, as many combine their own business with part-time sickness compensation (Norstedt & Germundsson, 2022). The Social Insurance Agency is also responsible for providing technical aids and/or personal assistance; however, they do not provide support for self-employment, and are not included in this article as informants, even though we regard them as yet another important actor involved when people with disabilities start and run their own business.

Institutional ethnography

The starting point for institutional ethnographies, which is the methodological framework in this study, is always with a group of people whose everyday lives/experiences are influenced and coordinated by activities that take place in social institutions elsewhere – welfare organizations, non-profit organizations, policies and legislation (Smith, 2005). We have reported elsewhere on establishment motives and experiences among people with disabilities in regard to barriers and possibilities for, starting and running their own business (Norstedt & Germundsson, 2023; Norstedt & Germundsson, 2022). However, in institutional ethnography, the analysis never stays at the level of individual experiences, as the purpose is to explicate *the ruling relations* that influence such experiences. In institutional ethnography, ruling relations refer to ‘the extraordinary yet ordinary complex of relations that are textually mediated, that connect us across space and time and organize our everyday lives – the corporations, government bureaucracies, academic and professional discourses, mass media, and the complex of relations that interconnect them’ (Smith, 2005, p. 10). The understanding of discourses is inspired by Foucault, who sees discourses as ‘spoken or written effective statements that happen and have happened’ (Smith, 2005, p. 17), and that have the power to regulate our knowledge. Discourses are found both in how people talk about a subject and in texts. In institutional ethnography, relations of ruling are seen as possible due to texts’ ability to be replicated at different sites, and thereby coordinate people’s doings (Smith, 2005, p. 166). For example, texts legitimize certain decisions and practices within a profession (Nilsen & Paulsen Breimo, 2023). This way, certain knowledge is subordinated to knowledge and interests organized elsewhere (Rankin, 2017). In institutional ethnographies, it is not texts in themselves that are of interest; rather, the focus is on how actors within organizations interpret institutional texts – what Smith calls *text-reader-conversation* (Smith, 2005) – and the actions that are put in motion by their reading.

In this article, our focus has therefore moved to the institutional processes by studying how frontline workers describe their praxis and decision-making, for example by using discourses and texts (such as laws, assessment tools, job descriptions, etc.) in different organizations:

Frontline professional, such as teachers, trainers, social workers, community agency personnel, and other bureaucrats, often become informants in institutional ethnographies. Individuals in such positions are especially important because they make the linkages between clients and ruling discourses, 'working up' the messiness of an everyday circumstance so that it fits the protocols of a professional regime (DeVault & McCoy, 2006, p. 760).

Yet another focus in this article is mapping the chain of action at multiple sites. As the organisation of welfare support has become more complex, with different actors and goals with the development of new public management, research in social work has used, for example, system theory to explore the complex communication systems within which social workers are active. Using institutional ethnography in social work can contribute a broadened understanding of how people's practices and knowledge are coordinated with other people in other places. Moreover, it can identify disjunctures between the institutional practices and people's experiences, and identify ruling relations that impact the self-employed people with disabilities.

Study design

Informants and interviews

Nine informants representing the Swedish Public Employment Service (6), Almi Business Partner (2) and NyföretagarCentrum (1) took part in semi-structured interviews. The participants were recruited in somewhat different manners. First, we contacted the national head office of the Swedish Public Employment Service, who put us in contact with representatives and a case manager specializing in providing support to start a business. We then asked the case manager to pass on information about our study to any external business consultants who might be interested in participating in the study. Two persons contacted us, and were willing to participate. The informants at NyföretagarCentrum and Almi Business Partner were also recruited by first contacting the head office of each organization, who then put us in contact with persons they considered to have had the experience of meeting with people with disabilities in their professional role.

Because the interviews were conducted during the COVID-19 pandemic, they were held online via Zoom. When interviewing representatives from the Swedish Public Employment Service and business consultants, the researchers conducted the interviews together, while the interviews with representatives from

NyföretagarCentrum and Almi Business Partner were conducted separately by each researcher. In all the interviews, the same semi-structured interview guide was followed, focusing on three main themes: 1) barriers, opportunities and the identification of support; 2) collaborations and texts; and 3) establishment motives (see Table 1).

Table 1: Semi-structured interview guide

| Themes | Questions |
|---|--|
| 1. Barriers and opportunities, identification of support | Describe what happens when you meet a person who wants to start their own business for the first time/what does the process of trying to start their own business look like? |
| | What support can you provide at start-up? |
| | What actors are important in the start-up? |
| | What barriers can you see in the start-up? |
| | What happens after start-up? |
| | What barriers and what opportunities in continuing to run the company do you see, or do people tell you about? |
| | What do you think works well? |
| | What can you see that is missing? |
| 2. Collaboration and texts | What documents, decisions, actors govern your mission? |
| | How much room for action (discretion) do you have? |
| | What other actors do you collaborate with? |
| | What templates, texts, documents, etc. support you in your work? |
| | How is a person or matter advanced to the next step of the process? |
| 3. Establishment motives | According to your experience, what are the most common motives for establishment among people with disabilities? |
| | According to your experience, is there something special that makes this group carry out their plans? |
| | According to your experience, is there anything that distinguishes this group from other self-employed people? |
| | What are your thoughts on self-employment in this group? |
| 4. Additional information | Is there anything we have not discussed that you would like to add? |

As the interviews were semi-structured, they had a more conversational nature, aiming to catch the frontline workers' *work knowledge*; that is, their descriptions, thoughts and reflections on the work they do, and how it is coordinated with the work of others (Nilsen & Paulsen Breimo, 2023). The interviews were audio-recorded, and were then transcribed verbatim.

Analysis

The interviews were carefully read to obtain an overview of the material. We then coded each interview. In order to answer the first research question, we looked for how the frontline workers described their work in assessing and creating facts on which decisions must then be made, as well as the regulations that govern them. To help answer the second research question, we looked for how the frontline workers talked about their formal role, and what texts and discourses they referred to when describing their work. To map the chain of action at multiple sites, we looked for what actors the frontline workers mentioned, or did not mention, and how they described the process of their work.

We used Excel to organize the coding on different sheets. This process is not to be interpreted as a thematic analysis, even though there are similarities. Inductive coding was used, as the aim was to stay close to what was said and done in the interviews. But rather than moving on to categories in the next part of the process as a thematic analysis would have done, the aim of the analysis was to discover processes, practices and events (Nilsen & Paulsen Breimo, 2023).

In the first part of the Findings section, we map the institutional chain of action between frontline actors working with support for self-employment. This is a descriptive part. It is not a complete map, as there are more actors who provide support for self-employment, although no map is ever complete (Smith, 2005). In this first part, we also present how assessments and decisions are made, and on what grounds. The second part of the Findings section focuses on how the frontline workers describe their professional role.

Ethical considerations

Information about participating in the study was given orally and in writing to the informants before the interviews. They were informed that they would not be named in the reporting of the results, but that we could not guarantee anonymity. We do not consider this an ethical dilemma, since the informants were interviewed in their role as professionals. When they gave examples of meetings with clients or discussed matters on health and disability, they did not name any persons.

In adherence to the Swedish law on ethical review (SFS 2003:460, the Act concerning the Ethical Review of Research Involving Humans), the study has been reviewed and approved by the Swedish Ethical Review Authority (reference number 2019-02989).

Findings

Decision-making on support for self-employment

The Support to Start a Business programme includes a financial part that is equivalent to activity compensation for six months, an educational part and mentorship. It can be paid out to persons who 'have what it takes to run a company' (the Swedish Public Employment Service, 2023a). The requirement for receiving the support is that the 'business concept has the potential to be profitable' and provide the applicant with a long-term income (Swedish Public Employment Service, 2023a). Within the organizational structure of the Swedish Public Employment Service, the programme is coordinated from the national head office, with local case managers working specifically with it. One of the interviewed representatives from the head office describes the programme as a 'strange bird', as it completely built on voluntariness. Yet, it must be applied for and then be approved by the case managers at the Swedish Public Employment Service. We asked a frontline worker from the Swedish Public Employment Service to describe what happens when he first comes into contact with a person wishing to start their own business. In the following interview excerpt, he describes the process of deciding whether an applicant should be accepted to the programme, and identifies other actors who are important and active in such decisions, thus describing how the practices are coordinated with work processes that take place at other sites (cf. with DeVault & McCoy, 2006):

It usually starts with me getting an email, either from an applicant or from a colleague, that this person is thinking of starting their own business. Then I send out a ... well, a standard text, with some links to podcasts and webinars. I also include a budget and business plan template. Ask applicants to fill this out and inform them that if they need help filling it in I will refer them to NyföretagarCentrum. And if they have questions about financing, we refer them to NyföretagarCentrum or Almi. And when they're done with their business plan and budget, they should send it to the same email address we sent it from. My colleague or I then quickly read through the application, mostly to check that there are no formal problems. Mostly that they... either they've gone completely over budget, they have debts, or are undergoing debt restructuring or something else that means that it wouldn't be possible. We make a labour market policy assessment: 'Is this tax money well spent to grant support for this activity for

the applicant?' If the answer is yes, then we pass it on to an external business consultant who has three weeks to meet the customer, go through the application and write me an opinion. And then 99% of the time I make a decision in accordance with the consultant's recommendation. (frontline worker, the Swedish Public Employment Service)

In describing his task as involving assessing whether a grant would be an effective use of tax money (*is this tax money well spent to grant support for this activity for the applicant?*), the frontline worker refers to how ruling relations outside his organization, in this case political goals and labour market policy, affect his decision-making. In the excerpt above, the frontline worker shows that he is the one who makes the formal decision of whether to grant the application, but that it is external business consultants who write the basis upon which his decisions are made (*And then 99% of the time I make a decision in accordance with the consultant's recommendation*). Furthermore, he shows that there is a difference between his and the external consultants' tasks:

The Employment Service examines the labour market policy part, and makes sure that they don't have debt restructuring, or that they don't already have a company. But it's the consultant who makes the actual assessment of the business viability. (frontline worker, the Swedish Public Employment Service)

The consultants are hired by the Swedish Public Employment Service, and are therefore expected to make their assessment in line with labour market policy. The business consultant mentions another factor, the market:

I read through the business plan, looking above all at payment models and profitability. I look at their marketing plan. I also look at, yes, what does the market look like? [...] in that case, they should be able to explain how they survive [laughter] until there's a zero result and move on. (frontline worker, business consultant 2)

However, as the consultant is to consider labour market policy, an applicant can have a good business plan but still not get the grant:

It has nothing to do with the person, or the business idea. It's that the market becomes over-established and then we cannot approve that business plan, because then we fail in the mission of the Swedish Public Employment Agency, that we should get more people to work. (frontline worker, business consultant 2)

When the business consultants describe *how* they make their assessments, it becomes evident that they go about them in very different ways. Business consultant 1 describes the assessment he does as a 'fairly general personal description of how the process has been to get here to start the company. And then after that, it becomes a deeper... Sometimes I combine these... I can... I can do it somewhat

however I want'. On the other hand, business consultant 2 describes his assessment as based much more on the applicant's possibility to make a profit:

Above all their market analysis, why should they be in a market, what is it worth? What does their pricing model look like, whether it's a service or a product, depending on what they have in mind? (frontline worker, business consultant 2)

Another state-financed actor offering support for self-employment is the Almi Business Partner. One of the frontline workers at Almi explains that, for her to lend money to an applicant, the business has to cover the business owner's expenses:

I get a bit cameral there because it must be possible to make money... Not everyone is driven by making money, but you have to... The end justifies the means. You must earn enough money to cover your expenses. (frontline worker, Almi 2)

The fourth actor mentioned in the interviews is NyföretagarCentrum. Frontline workers at this organization are themselves required to be active as self-employed. The support they provide is based on mentorship, seminars and open houses, but they have no financial support to offer. Instead, the informant describes their resources as being based on experience and knowledge:

Almi can't bear to sit and discuss business plans with people. Instead, they send them to NyföretagarCentrum and we do the homework and they get a nice business plan, and then they go to Almi. (frontline worker, NyföretagarCentrum)

Whereas the former quotes are examples of how the frontline workers' practices are concerned with checking the economic bearing in the applicants' business plans and the effective use of tax money, understood here as a form of control, this quote shows how the frontline workers' practices also aim to strengthen the individual through personal meetings and advice.

In the mapping of the different actors and their practices, a problem becomes evident: the different actors' and organizations' responsibilities and goals are sometimes overlapping:

In the innovation system, there are many, many actors. And as for start-ups, there's Nyföretagarcenter and NyföretagarCentrum. There are two who compete, complement, choose for yourself – who work with personal meetings for companies up to ... three-year-old companies, I think it is. Then you have Företagarna, who also offer personal meetings early. (frontline worker, Almi 2)

This overlap entails unclear responsibilities for the different organizations, which could constitute a barrier for the frontline workers, as well as for people planning to start their own business.

Institutional texts in decision-making

In describing their practices, the frontline workers mention that their organizations strive to ensure legal certainty. Nonetheless, this is done in different ways. At Almi, there are always two people who make the decision together, based on the documents and the credit PM written by the frontline worker there. At the Swedish Public Employment Service, the frontline worker refers to the administrative support (*handläggargrödet*) as a text that guides the caseworkers within the organization to make decisions that are in line with each other and the goals of the organization. This can be seen in an excerpt from when we asked the frontline worker from the Swedish Public Employment Service if it is correct that a person who needs personal assistance cannot combine this support with the Support to Start a Business programme, a barrier that was identified in our study of self-employed people with disabilities (Norstedt & Germundsson, 2022). To help answer the question, he read aloud from the text:

Let's see, point 212 of the administrative support, 'in the case of need for personal assistance for an entrepreneur or self-employed person who has a disability that results in a reduced ability to work. This means that assistance may not be granted if there is another financial contribution from the general public, and from the same body, if nothing else is specifically prescribed.' (frontline worker, the Swedish Public Employment Service)

He then explained the meaning of this text and the reason for this rule:

And that means /.../ As soon as you have this support granted, you're considered an entrepreneur, you're no longer a job seeker. And there you have the difference in that, no, then maybe you shouldn't have the help of an occupational psychologist or a vocational rehabilitation manager. Because you've already solved your situation. (frontline worker, the Swedish Public Employment Service)

This is an example of a text-reader conversation (Smith, 2005), whereby the frontline worker engages with a text whose purpose it is to make all frontline workers make decisions with legal certainty. By noting how the frontline workers make use of texts in their decisions, a disjuncture can be identified between two institutional practices in the support for self-employment: one of control and one of strengthening the individual.

Even though texts are intended to ensure legal certainty and have generalizing effects, such text-reader conversations can also result in institutional practices that differ locally (cf. Jacobsson & Hollertz, 2021). It becomes evident in the interviews that texts are interpreted in different ways when, for example, one frontline worker

says that where he works they tend not to mention the special grant of 60,000 SEK, the background being that if the business does not survive the business owner will have to pay it back. However, the representative from the national head office says that he has not heard of one case in which this has happened, as there is seldom any value left in the goods that can be purchased for the grant.

The professional role

So far, the findings have presented the frontline workers' descriptions of how they make assessments and decisions, and how they make use of texts in their decisions. The findings have also shown how this work is coordinated, or not, with other actors elsewhere. Now, we will present how the frontline workers describe their professional role.

Assessing risks

As pointed out earlier, the frontline workers at these organizations do not specialize in support for people with disabilities. In fact, the informants say they do not meet many people with disabilities, compared to self-employed people without disabilities. The frontline workers' experiences of self-employed people with disabilities as an absent group among their clients corresponds with the political discourse; Swedish disability politics does not mention self-employment or entrepreneurship. In 2021, the Swedish Disability Rights Federation put forward to the government a 73-point programme, in which support for self-employment among people with disabilities is one point. This means that when the frontline workers described their work it was in general terms, and it is not until we asked specific questions concerning their experiences of meeting with people with disabilities that they mentioned this group:

And then we get a business plan sent to us, which we then go through. And often already in it, it shows up if there are specifically personal challenges in some form. Also, how they feel, which can be anything from physical to psychological challenges. We have a lot of people who've become burned out. (frontline worker, business consultant 2)

If the applicant does have a disability, this affects how the frontline worker goes about their praxis. For example, they say that they do not write everything in their assessment or decision when health issues are concerned. As such, texts travel to other actors who might interpret them in a negative way: these frontline workers' praxis can then be understood as their management of risks concerning information

about a person's health or disability. 'The management of risks' is a common description of their practices and the support they offer:

We work so that the customer sees the risks. Because we look a lot at risks and challenges, that you talk a lot about risks and challenges early on and see, 'but I think this could be a challenge for you'. That there's this or that, or 'I think understanding the customer group would be a challenge for you or ...'. So we talk about a lot. (frontline worker, Almi 1)

In this quote, no distinction is made between people with and without disabilities. Still, one of the business consultants describes how he asks critical questions concerning the person's work ability: 'The question I usually ask is "how much capacity do you think you have today?" [...] And above all, that the capacity of the person concerned is sufficient not only for the business, but also everything else they have to do' (frontline worker business consultant 2). These critical questions can be interpreted as part of their professional role, aiming to support the applicant in making an informed decision about the risks involved with starting one's own business. Such practice is in line with the recommendations in the report from the Swedish National Audit Office (2019). The report shows that self-employment generated lower incomes for several years, especially among women – which increased the risk of long-term indebtedness to the Enforcement Authority (*Kronofogden*) – and suggests that case managers at the Swedish Public Employment Service more clearly inform clients who are interested in starting their own business about the risks involved with self-employment (Swedish National Audit Office/NAO, 2019).

No matter the organization, the frontline workers mention that they have little knowledge of what happens with the individuals who are granted the support for start-up, as follow-ups are seldom requested. One exception, however, is the *Special Support for Support to Start a Business*, which only people with disabilities entailing a reduced work ability are eligible for. According to one of the representatives from the Swedish Public Employment Service, the case managers supporting self-employment perceive that their work has become too focused on control, and report a risk of self-employed people continuing to run their business, even though they are not making a profit, in order to avoid being liable for repaying the grant they received. This has resulted in a petition to the government to liquidate the grant to people with disabilities involving a decreased work ability. Instead, the petition suggests prolonging the length of the support from six to 12 months for people with disabilities.

Going beyond the professional role

When asked about barriers for starting and running one's own business, several frontline workers describe self-employment as requiring certain personal traits, such as being able to handle stress and financial insecurity. One of the informants also refers to a discourse in which 'everyone should be their own entrepreneur' (frontline worker, business consultant 1). He positions himself critically in relation to such a discourse, saying that not everyone is suited to being an entrepreneur or to the demands it entails: 'I don't think everyone has that ability' (frontline worker, business consultant 1). This can be understood as yet another example of how the frontline workers relate to the risks that self-employment involves, not only for people with disabilities, but in general.

When asked about the discretion they have in their work, the frontline workers describe the boundaries of their professional role: 'And sometimes the clients ask me [laughter] "what do you think?"' 'In such cases they've gotten it a bit wrong because my assignment is to review' (frontline worker, business consultant 2). In some cases, however, they describe how they support people wishing to start their own business in ways that are not part of their assignment. For instance, one of the frontline workers talked about how she had had close phone contact with a person who 'has a lot of anxiety' (frontline worker NyförtagarCentrum), while another frontline worker described how he had helped a self-employed person become free from debt: 'I got this guy to terminate this company for free, then, so that he got rid of all the problems. And then I felt like a real hero. But that's completely outside my assignment' (frontline worker, business consultant 1).

This second part of the analysis shows that the frontline workers' professional role involves assessing and informing about the risks involved with self-employment, not only financial, but also health-related risks. Whereas the risks identified in the frontline workers' practices and decision-making are focused on whether applicants are entitled to the support and whether their business plans are financially sound, the risks mentioned when describing their professional role are more focused on protecting the individual. In some cases, they even move beyond their professional

role. We understand this as the frontline workers' attempts to fill the gaps they identify in the support.

Discussion

The findings of this study show that institutional practices in the support for self-employment focus on: a) strengthening the individual, and b) control. The frontline workers' control has to do with reducing financial and health-related risks to the individual that are seen as being connected to self-employment. Moreover, they check that tax funds are used efficiently in terms of economic growth and increased production in the long run. This tension between strengthening the individual and controlling resources is not exclusive to support for self-employment; the long-standing conflict between control and support can be found throughout Swedish social welfare policy (National Board of Health and Welfare), as well as in the practice of social work (Salonen, 2014, p. 27). By using institutional ethnography as its methodological framework, this article adds to this understanding, as it shows that even though the formal responsibility for the Support to Start a Business programme lies with the Swedish Public Employment Service, the external business consultants play an important role in both controlling and attempting to strengthen the individual.

In addition, the findings show how different types of support are sometimes in conflict if a person also requires support for their disability. For example, if persons are participants in the programme organized by the Swedish Public Employment Service, they are not entitled to certain types of support, such as a personal assistance (*personligt biträde*), at the same time. It also becomes evident from the mapping that some organizations that offer other types of support to people with disabilities, such as work aids or transportation services, are not mentioned by the frontline workers when they describe their practices. For example, none of the frontline workers mention the Swedish Social Insurance Agency, even though many self-employed people with disabilities combine part-time work in their business with receiving sickness benefits and/or having personal assistance or work aids (Larsson, 2006; Norstedt & Germundsson, 2022; Olofsson et al., 2022). Based on this finding, we suggest a closer collaboration between the Swedish Social Insurance Agency and the Swedish Public Employment Service, with an aim of establishing a shared

knowledge of how their different support systems can be combined, or not, for self-employed people with disabilities.

The results also show that the frontline workers try to provide support for, and protect individuals from, risks connected to their finance and health, sometimes even by going beyond their professional role. Personal contact and mentorship on a long-term basis might be what persons starting and running their own business need; this has been reported by self-employed people with disabilities in earlier studies (Norstedt & Germundsson, 2022). Access to mentors and access to professional services have also been identified as two of several components in the entrepreneurial ecosystem that influence individuals in their decisions, and affect their possibilities to start and run their own business (Lux et al., 2020). Our findings indicate that when the formal support in the entrepreneurial ecosystem is lacking, frontline workers attempt to support the individuals they encounter in other ways. Based on their work knowledge, they also try to change how the support is organized by suggesting changes to the government.

Methodological considerations

Because the analysis is based on a small number of interviews in a Swedish context, generalization of the results has to be done with caution. Yet, certain generalizing processes that influence the daily practical work have been made visible through the methodological approach inspired by institutional ethnography (Nilsen & Paulsen Breimo, 2023; Smith, 2005). Furthermore, the selection of respondents, made partly based on suggestions from managers at the organizations, may have resulted in bias in the selection process. As with all qualitative research, there is the possibility of alternative interpretations of the empirical material, but by following accepted working methods and maintaining a constant dialogue between the researchers, we have striven for trustworthiness.

Conclusion

With this article we wish to contribute knowledge on the intersection between disability and self-employment. By studying support for self-employment, the findings in this article illustrate how work inclusion is a complex process, in which several

different organizations and professions interact, and that factors at the individual, organizational and political levels affect the conditions for self-employment among people with disabilities. We hope this article contributes to broadening the understanding of work inclusion in social work by identifying the practices used by in-house and external frontline managers from both state-financed and non-profit organizations, which social work research has traditionally not focused on. Here, it is important to clarify that we do not advocate self-employment as a replacement for other measures of work inclusion among people with disabilities, as the social welfare system in Sweden is based on employment, and therefore involves social security in a much more ample way than merely self-employment. Moreover, many prefer being employed to being self-employed. Even so, there are several reasons to be more aware of the barriers faced by people with disabilities who wish to start and run their own business. First, the Convention on the Rights of Persons with Disabilities, which Sweden has ratified, states that all countries should 'Promote opportunities for self-employment, entrepreneurship, the development of cooperatives and starting one's own business' (United Nations, 2008, article 27). Second, in certain type of businesses, self-employment is the norm. People with disabilities must also have the opportunity to participate in such industries. Third, because the labour market is undergoing rapid change, both precarious and non-standard employment, like self-employment, have become part of this landscape (Caldbeck et al., 2014; Rasmussen et al., 2019). Existing support needs to adapt to such changes if the work inclusion of vulnerable groups is to succeed. Additionally, research is needed on social innovations that can support both frontline workers and people with disabilities in the process of starting and running their own business. These challenges and changes also mean that research in social work needs to study the work knowledge of frontline workers beyond traditional professions, such as social workers, to help understand the institutional processes at play when it comes to non-traditional work inclusion measures that can be regarded as 'strange birds'.

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Competing interests

The authors have no competing interests to declare.

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